

GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Rabi 2013 - 14 – Notification for Mango, Banana (fruit) and Cashew nut in certain Districts for implementation of the Scheme - Notification - Orders – Issued.

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AGRICULTURE & CO-OPERATION (FP.II.) DEPARTMENT

G.O.Rt.No. 1340 Dated : 11.11.2013.  
Read :

1. From the Commissioner & Director of Agriculture, A.P., Hyderabad,  
Letter No.Crop.Ins.(2) 457/2013, dated :30.09.2013.

-oOo-

**ORDER:**

The following Notification shall be published in the A.P. State Gazette:

**NOTIFICATION**

The Government of Andhra Pradesh hereby notify the following Crops and Districts during Rabi 2013-14. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to IX in respect of Mango crop, Annexure I to XVII in respect of Banana (Fruit) crop and Annexure I to XI in respect of Cashew nut crop are appended to this Order.

S.NO	Crop proposed	District
1	Mango	1.Srikakulam, 2. Vizianagaram, 3.Visakhapatnam, 4.East Godavari, 5.West Godavari, 6.Krishna, 7.YSR Kadapa, 8.Kurnool, 9.Chittoor, 10.Rangareddy, 11.Mahaboobnagar gar, 12.Nalgonda, 13.Warangal, 14.Khammam, 15.Karimnagar, 16.Adilabad, 17.Prakasam and 18.Medak (18 Districts)
2	Banana (fruit)	1.Vizianagaram, 2.East Godavari, 3.YSR Kadapa, 4.Kurnool and 5.Guntur (5 Districts)
3	Cashew nut	1.Srikakulam and 2.Vizianagaram (2 Districts)

2. The Commissioner & Director of Agriculture, Hyderabad shall take further action in the matter.

( BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH )

ANIL CHANDRA PUNETHA  
PRINCIPAL SECRETARY TO GOVERNMENT

To  
The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the A.P. Extraordinary Gazette and supply 50 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.  
Copy to  
the Deputy General Manager AIC of India Limited, Hyderabad.  
Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

**Notification of Mango, Banana & Cashew nut Plantations**  
**under**  
**Weather Based Crop Insurance Scheme**  
**during Rabi 2013-14 season.**

**THE MAIN FEATURES / OPERATIONAL MODALITIES**

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India, vide their letter **ref.no.13011/01/2008-credit II dated 7<sup>th</sup> February, 2013**, Government of Andhra Pradesh is implementing WBCIS during Rabi, 2013-14 season for **Mango, Banana and Cashew nut plantations.**

**1. PLANTATIONS/DISTRICTS NOTIFIED:**

(a) **MANGO PLANTATIONS** in all the mandals of Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Medak, Khammam, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Prakasam, Chittoor, Kurnool and Kadapa districts.

(b) **BANANA PLANTATIONS** in selected mandals of the districts of Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa.

(c) **CASHEW NUT PLANTATIONS** in selected mandals of the districts of Vizianagaram and Srikakulam.

**2. REFERENCE WEATHER STATIONS:**

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) for **Mango Plantation** is annexed (annexure-II.1a to II.18a), for **Banana Plantation** is annexed (annexure- VI to X) and for **Cashew nut Plantation** is annexed (annexure III & IV). *In case of non-availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations will be considered for weather data updating.*

**3. AREA APPROACH:**

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

**4. CULTIVATORS ELIGIBLE FOR COVERAGE:**

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Mango, Banana & Cashew nut in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

**Compulsory:** For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co-op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the

Notified Crops in a Reference Unit Area.

**Voluntary:** For NON-LOANEE CULTIVATORS i.e. those who have not availed Crop Credit from any Financial Institutions for the above said plantations.

**5. PERILS COVERED:** Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

**For Mango Plantation:**

- i) Excess/Unseasonal Rainfall
- ii) Pests & Diseases (High Relative Humidity & Low Temp.)
- iii) Daily Temperature Fluctuation
- iv) Daily Maximum Wind Speed

**For Banana Plantation**

- i) High Relative Humidity
- ii) Excess Rainfall
- iii) High Temperature
- iv) High Wind Speed

**For Cashew Nut Plantation**

- i) Un seasonal/Excess Rainfall
- ii) High Temperature
- iii) Disease congenial climate
- iv) High Wind Speed

**6. RISK PERIOD:**

**For Mango Plantation:** Risk period commences from **15<sup>th</sup> Dec, 2013** and will be in force till **31<sup>st</sup> May, 2014** and the table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	Excess/Unseasonal Rain fall cover	15 Dec,2013 to 28 Feb,2014
2	Cover against Pests and Disease Incidence	15 Dec,2013 to 28 Feb,2014
3	Daily Temperature fluctuation cover	01 Jan,2014 to 15 Mar,2014
4	Daily Maximum Wind speed cover	01 Mar,2014 to 31 May,2014

**For Banana Plantation:** Risk period commences from **15<sup>th</sup> December, 2013** and will be in force till **31<sup>st</sup> May, 2014**. The table containing the coverage periods at different phases are given here

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	High Relative Humidity	15 <sup>th</sup> December, 2013 to 30 <sup>th</sup> April, 2014
2	Excess Rainfall	1 <sup>st</sup> February, 2014 to 31 <sup>st</sup> May, 2014
3	High Temperature	1 <sup>st</sup> March, 2014 to 31 <sup>st</sup> May, 2014
4	High Wind Speed	1 <sup>st</sup> Feb, 2014 to 31 <sup>st</sup> May, 2014

**For Cashew nut Plantation:** Risk period commences from **15<sup>th</sup> December, 2013** and will be in force till **30<sup>th</sup> April, 2014**. The table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

Sl No.	Name of the Cover	Period From-To
1	Un seasonal/Excess Rainfall	15 <sup>th</sup> December, 2013 to 15 <sup>th</sup> March, 2014
2	High Temperature	15 <sup>th</sup> January, 2014 to 15 <sup>th</sup> March, 2014
3	Disease congenial climate	15 <sup>th</sup> January, 2014 to 28 <sup>th</sup> Feb, 2014
4	High Wind Speed	1 <sup>st</sup> March, 2014 to 30 <sup>th</sup> April, 2014

**7. RISK ACCEPTANCE PERIOD for Mango, Banana & Cashew nut plantation: Up to 15<sup>th</sup> December, 2013.**

**8. SEASONALITY DISCIPLINE:** Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

Sl.no	Activity	Loanee Farmers	Non Loanee Farmers
1	Cut-off date for risk coverage	Having availed the loan / sanction credit limit from 01/07/2013 to 15/12/2013	Submission of proposals and enrolment on or before 15/12/2013
2	Submission of declarations from nodal banks to AIC.	On or before 15/01/2014	On or before 31/12/2013
3	Insurance intermediaries/PSU General Insurance Companies/ MI agents of AIC		On or before 31/12/2013

#### **9. COVERAGE PROCEDURE:**

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).

(b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Horticulture/Agriculture, the Insurance Intermediaries, PSU General Insurance Companies, Micro Insurance Agents and Authorised Representatives of AIC.

(c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.

(d) Operational Modalities to the Financial Institutions are annexed here ([Annexure IX, XVII and XI respectively](#) for Mango, Banana and Cashew nut plantations).

## 10. SUM INSURED:

**For Mango Plantation:** ₹.450/- per tree in the age group of 5-15 years and ₹.800/- per tree in the age group of 16-50 years.

**Loanee Applicant Cultivator's:** 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., on average for 100 mango trees coverage.

**Non-Loanee Cultivators:** The Cultivators shall declare the 'area under cultivation' in the Insurance Proposal Form, similar to loanee the coverage of hectare means average of 100 mango trees or number of trees proposed for insurance.

**For Banana Plantation:** ₹.1,00,000/- per hectare.

**Loanee Applicant Cultivator's:** 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.1,00,000/-.

**Non-Loanee Cultivators:** The Cultivators shall declare the 'area under cultivation' for each Notified Plantation in the Insurance Proposal Form.

**For Cashew Nut Plantation:** ₹. 50,000/- per hectare.

**Loanee Applicant Cultivator's:** 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.50,000/-.

**Non-Loanee Cultivators:** The Cultivators shall declare the 'area under cultivation' for each Notified Plantation in the Insurance Proposal Form.

## 11. PREMIUM RATE, SUBSIDY AND REMITTANCE OF PREMIUM:

A ready reckoner of Premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and release as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favouring "**AIC of India, A/c No.008010200023922** payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

**TABLE SHOWING THE PREMIUM SHARING FOR MANGO PLANTATIONS**

Age of the Tree	S.I. per Tree ₹.	Actuarial Premium Rate	Premium per tree ₹.	Subsidy from State Govt. ₹.	Subsidy from Govt. of India ₹.	Farmers Contribution ₹.		
						Per Tree	Per Acre	Per Hectare
5-15 yrs	<b>450</b>	11.50%	52	13	13	26	<b>1,040</b>	<b>2,600</b>
16-50 yrs	<b>800</b>	11.50%	92	23	23	46	<b>1,840</b>	<b>4,600</b>

TABLE SHOWING THE PREMIUM SHARING FOR BANANA PLANTATIONS						
S.I per hectare in ₹	Actuarial Premium Rate	Premium per Hectare ₹	Subsidy from State Govt. ₹	Subsidy from Govt. of India ₹	Farmers Contribution ₹	
					Per Acre	Per Hectare
1,00,000	11.50%	11,500	2,875	2,875	2,300	5,750

TABLE SHOWING THE PREMIUM SHARING FOR CASHEW NUT PLANTATIONS							
Age of the Tree	S.I. per Hectare ₹.	Actuarial Premium Rate	Premium per Hectare ₹.	Subsidy from State Govt. ₹.	Subsidy from Govt. of India ₹.	Farmers Contribution ₹.	
						Per Acre	Per Hectare
4 years & above	50,000	12%	6,000	1,500	1,500	1,200	3,000

**12. COMPENSATION PAY-OUT:** Pay-out computation would be based on the notified weather parameters and the details of triggers which are specified in the term sheets as shown in item 17. Maximum pay-out will be limited to Sum Insured.

**TRIGGER WEATHER:** Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of **Mango** in all the mandals of all these 18 districts being notified. The relevant term sheets applicable for these mandals of the said districts are annexed herewith in Annexure **I.1 a to I.18 a. For Banana** in selected mandals of East Godavari, Guntur, Kadapa, Kurnool, and Vizianagaram, Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith in Annexure **I.a to I.i, II.a to II.f, III.a to III.e, IV.a to IV.e & V.a to V.e. For Cashew Nut** in selected mandals of Srikakulam and Vizianagaram Districts the relevant term sheets applicable for the selected mandals of the said districts are annexed herewith in Annexure **I.a to I.n & II.a to II.h.**

**13. SUBMISSION & STORING OF WEATHER DATA:** Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept., of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 15<sup>th</sup> December 2013 to 31<sup>st</sup> May, 2014.

**REFERENCE WEATHER STATION (RWS):** This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., Mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data

during the current season based on which pay-outs are processed.

**BACK-UP WEATHER STATION (RWS):** It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable /defective for any reason. In the extreme case of absence of BWS data, data of BWS or alternate data (Manual rain gauge station data for rainfall) may be adopted. Names of both Reference and Back-up Weather Stations are detailed in annexure (II.1a to II.18a (Mango), VI to X (Banana) & III, IV (Cashew nut)).

#### **14. PAY-OUT DISBURSEMENT:**

(a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.

(b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Pay-outs would be computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank account

#### **15. ADMINISTRATION OF THE SCHEME:**

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

#### **16. PUBLICITY & AWARENESS:**

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

#### **17. TERM SHEET:**

The term sheets contain the details of triggers for Excess/Unseasonal Rainfall, Average Relative Humidity, Maximum & Minimum Temperature and Maximum Wind speed wherever applicable.

#### **18. LIMITATIONS & DISCLAIMERS:**

(a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" - whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal

statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

**(c) Further, the claims under Weather Based Crop Insurance Scheme (W.B.C.I.S) shall be settled on the basis of the weather data furnished by the APSDMS, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought /Flood/ Cyclone affected etc., Issued by the Government.**

**Enclosures:**

**For Mango Plantations:**

- |                               |   |
|-------------------------------|---|
| 1. Annexure I.1.a to 1.18.a   | -- Term Sheets for the 18 districts being notified      |
| 2. Annexure II.1 a to II.18 a | -- Notified RUAs & List of AWS/BWS for the 18 dist.     |
| 3. Annexure III               | -- WBCIS Proposal Form                                  |
| 4. Annexure IV                | -- WBCIS Declaration Form (Loanee)                      |
| 5. Annexure V                 | -- WBCIS Declaration Form (Non-loanee)                  |
| 6. Annexure VI                | -- WBCIS Declaration Form (Insurance Intermediary)      |
| 7. Annexure VII               | -- Performa of List of Cultivators - Loanee Farmers     |
| 8. Annexure VIII              | -- Performa of List of Cultivators - Non-loanee Farmers |
| 9. Annexure IX                | -- WBCIS Guidelines for Bankers                         |

**For Banana Plantations:**

- |                            |   |
|----------------------------|---|
| 1. Annexure I.a to I.f     | ---Termsheets for the East Godavari district            |
| 2. Annexure II.a to II.e   | ---Termsheets for the Guntur district.                  |
| 3. Annexure III.a to III.g | ---Termsheets for the Kadapa district.                  |
| 4. Annexure IV.a to IV.f   | ---Termsheets for the Kurnool district.                 |
| 5. Annexure V.a to V.i     | ---Termsheets for the Vizianagaram district.            |
| 6. Annexure VI to X        | ---Notified RUAs& list of AWS/BWS for the 5 districts.  |
| 7. Annexure XI             | ---WBCIS Proposal Form                                  |
| 8. Annexure XII            | --- WBCIS Declaration Form (Loanee)                     |
| 9. Annexure XIII           | ---WBCIS Declaration Form (Non-Loanee)                  |
| 10. Annexure XIV           | ---WBCIS Declaration Form (Insurance Intermediary)      |
| 11. Annexure XV            | ---Performa of List of Cultivators-Loanee farmers.      |
| 12. Annexure XVI           | --- Performa of List of Cultivators-Non-Loanee farmers. |
| 13. Annexure XVII          | --- WBCIS Guidelines for Bankers.                       |

**For Cashew nut Plantations:**

- |                          |  |
|--------------------------|--|
| 1. Annexure I.a to I.h   | --- Termsheets for the Srikakulam district.              |
| 2. Annexure II.a to II.n | --- Termsheets for the Vizianagaram district.            |
| 3. Annexure III          | --- Notified RUAs& list of AWS/BWS for the Srikakulam    |
| 4. Annexure IV           | --- Notified RUAs& list of AWS/BWS for the Vizianagaram. |
| 5. Annexure V            | --- WBCIS Proposal Form.                                 |
| 6. Annexure VI           | --- WBCIS Declaration Form (Loanee)                      |
| 7. Annexure VII          | --- WBCIS Declaration Form (Non-Loanee)                  |
| 8. Annexure VIII         | --- WBCIS Declaration Form (Insurance Intermediary)      |
| 9. Annexure IX           | --- Performa of List of Cultivators-Loanee farmers.      |
| 10. Annexure X           | --- Performa of List of Cultivators-Non-Loanee farmers.  |
| 11. Annexure XI          | --- WBCIS Guidelines for Bankers.                        |



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **ADILABAD**

Annexure.I.1a

Unit : **Tree**  
 Mandal : **BELLAMPALLI**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	Variable Payout	5-15 Years of age	Fixed Payout	Total Payout	15-50 Years of age	Total Payout
Range 1	70	90	0.40		8	8	0.75	15
Range 2	90	110	0.75		8	23	1.25	40
Range 3	110	130	1.10		23	45	2.00	80
Range 4	130	150	2.00		45	85.00	3.50	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	Variable Payout	5-15 Years of age	Fixed Payout	Total Payout	15-50 Years of age	Total Payout
Range 1	20	50	0.34		10.08	10.08	0.60	18
Range 2	50	90	0.73		39.2	39.2	1.30	70
Range 3	90	110	1.68		72.8	72.8	3	130
Range 4	110	130	3.36		140	140	6	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs./tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	26	46	11.5%	12.0%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **ADILABAD**

**Mandals :** Chennur, Vemanpalli , Kotapalle

Annexure.I.1a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure-I.1a
State: <b>ANDHRA PRADESH</b>	Mandals : Dandepalli, Luxettipet, Kasipet, Tiryani, Asifabad, Wankdi
District : <b>ADILABAD</b>	Unit : Tree

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **ADILABAD**

Annexure-I.1a

Unit : Tree  
 Mandal : **JAIPUR**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.I.1a	
State: <b>ANDHRA PRADESH</b>	<b>Mandals</b> : Adilabad, Jainad, Bela, Narnoor, Indervalli, Kaddampeddur, Utnoor	<b>Unit</b> : Tree
District : <b>ADILABAD</b>	Jainoor, Kerameri, Sirpur(U), Jannaram	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals :</b> Talamadugu, Tamsi, Gudihathnoor, Ichoda, Bajrahatnoor, Boath,	Annexure.I.1a
State: <b>ANDHRA PRADESH</b>	<b>Neredigonda, Sarangapur, Kuntala, Kubeer, Bhainsa, Tanur, Mudhole, Lokeshwaram</b>	<b>Unit : Tree</b>
District : <b>ADILABAD</b>	<b>Dilwarpur, Nirmal, Laxmanchadda, Mamda, Khanpur</b>	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **ADILABAD**

Annexure-I.1a

Unit : Tree  
 Mandal : **MANCHIRYAL**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **ADILABAD**

Annexure 1.1a

Unit : Tree

Mandal : **MANDAMARRI**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>ADILABAD</b>

Annexure-I.1a

Unit :	<b>Tree</b>
Mandal :	<b>NENNAL</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **ADILABAD**

**Mandals :** Rebbana, kagaznagar, Sirpur (T), Koutala

Annexure.I.1a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **ADILABAD**

**Mandals :** Tandur, Bheemni, Dahegoan, Bejjur

Annexure-I.1a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals</b> : Bangarupalem, Peddamandyam, Thambalapalli, Mulakalacheruvu, Peddathippasamudram, B Kothakota, Kurabalakota, Gurramkonda, kalakada, Vayalpadu, kuppam	Annexure I.14.a
State: <b>ANDHRA PRADESH</b>	Nimmanapalli, Madanapalli, Ramasamudram, Punganuru, Choudapalli, Peddapanjani,	
District: <b>CHITTOOR</b>	Gangavaram, Palamaneru, Bireddypalli, Venkatagirikota, Ramakuppam, Shantipuram, Gudipalle	
Unit : <b>Tree</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40	8	8	0.75	15	15	
Range 2	90 110	0.75	8	23	1.25	40	40	
Range 3	110 130	1.10	23	45	2.00	80	80	
Range 4	130 150	2.00	45	85	3.50	150.0	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34	10.08	10.08	0.60	18	18	
Range 2	50 90	0.73	39.2	39.2	1.30	70	70	
Range 3	90 110	1.68	72.8	72.8	3.00	130	130	
Range 4	110 130	3.36	72.8	140	6.00	250.0	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

Annexure.I.14.a

Unit : **Tree**  
 Mandal : **CHITTOOR**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

Annexure.I.14.a

Unit : Tree

Mandal : **GANGADHARANELLORE**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28	29	31.0	33	35
Average RH (%)	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.0	14.5	15.0	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District:	<b>CHITTOOR</b>

Annexure.1.14.a

Unit : Tree
Mandal : <b>GUDIPALA</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

**Mandals** :Irala, K V Palli, Yerravaripalem, Rompicherla, Pileru, Kalikir  
 Pulicherla, Sodam

Annexure.1.14.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>CHITTOOR</b>

Annexure.I.14.a

Unit : Tree
Mandal : <b>KARVETINAGAR</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>CHITTOOR</b>

Annexure.1.14.a

Unit : Tree
Mandal : <b>NAGARI</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

**Mandals** : Narayanavanam, Srialahasthi, Thottambedu, B N Kandirga

Annexure.1.14.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28	29	31.0	33	35
Average RH (%)	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.0	14.5	15.0	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	16-May to 31-May				
	30				

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.14.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals</b> : Nindra, Varadayapalem, Sathyaveedu, Nagalapuram
District: <b>CHITTOOR</b>	Pitchatur, K V B Puram
	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14  
 Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

Annexure.1.14.a

Unit : **Tree**  
 Mandal : **PALASAMUDRAM**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	16-May to 31-May				
	30				

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

**Mandals** :Penamarru, Chandragiri, Chinagottigallu

Annexure.1.14.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	16-May to 31-May				
	30				

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

**Mandals :** Puthalapattu, Pakala

Annexure.1.14.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

Annexure.1.14.a

Unit : Tree  
 MANDAL : **PUTTUR**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

Annexure.1.14.a

Unit : Tree

Mandal : **RAMACHANDRAPURAM**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

**Mandals** : Sriangarajapuram

Annexure.1.14.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
			5-15 Years of age			15-50 Years of age		
Daily Max Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: **MANGO**  
State: **ANDHRA PRADESH**  
District: **CHITTOOR**

**Mandals :** Thavanampalli, Somala

Annexure.1.14.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	16-May to 31-May				
	30				

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.14.a
State: <b>ANDHRA PRADESH</b>	<b>Unit : Tree</b>
District : <b>CHITTOOR</b>	Mandals : Vadamalpeta, Tirupathi Urbanm, Tirupathi Rural, Ranigunta, Yerpedu

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CHITTOOR**

**Mandals** :Vedurukuppam

Annexure.1.14.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District:	<b>CHITTOOR</b>

Annexure.1.14.a

Unit : Tree
Mandal : <b>VJAYAPURAM</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>CHITTOOR</b>

Annexure.1.14.a

Unit : Tree
Mandal : <b>YADAMARRI</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70 90	0.40		8	0.75		15	
Range 2	90 110	0.75	8	23	1.25	15	40	
Range 3	110 130	1.10	23	45	2.00	40	80	
Range 4	130 150	2.00	45	85	3.50	80	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20 50	0.34		10.08	0.60		18	
Range 2	50 90	0.73	10.08	39.2	1.30	18	70	
Range 3	90 110	1.68	39.2	72.8	3.00	70	130	
Range 4	110 130	3.36	72.8	140	6.00	130	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Chakrayapet, Kondapuram, Mylavaram, Peddamudiam, Annexure.I.16.a	<b>Unit : Tree</b>
State: <b>ANDHRA PRADESH</b>	Jammalamadugu, Muddanuru, Simhadripuram, Lingala, Pulivendula, Vemula,	
District: <b>CUDDAPAH</b>	Thonduru	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp.		5-15 Years of age			15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70 90	0.40		8	0.75		15
Range 2	90 110	0.75	8	23	1.25	15	40
Range 3	110 130	1.10	23	45	2.00	40	80
Range 4	130 150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	30

Payout Structure :

Payout Structure							
Daily Max Wind		5-15 Years of age			15-50 Years of age		
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20 50	0.34		10.08	0.60		18
Range 2	50 90	0.73	10.08	39.2	1.30	18	70
Range 3	90 110	1.68	39.2	72.8	3.00	70	130
Range 4	110 130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CUDDAPAH**

**Mandals:** Chitvel, Penagaluru, Brahmangari Matham, B.Koduru, kalasapadu, Porumamilla, Badvel, Gopavaram, Atturu, Chitvel, S A Kasinayana

Annexure.I.16.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp.		5-15 Years of age			15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70 90	0.40		8	0.75		15
Range 2	90 110	0.75	8	23	1.25	15	40
Range 3	110 130	1.10	23	45	2.00	40	80
Range 4	130 150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind		5-15 Years of age			15-50 Years of age		
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20 50	0.34		10.08	0.60		18
Range 2	50 90	0.73	10.08	39.2	1.30	18	70
Range 3	90 110	1.68	39.2	72.8	3.00	70	130
Range 4	110 130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CUDDAPAH**

Annexure.I.16.a

Unit : Tree

Mandal : **KODUR**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Max Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.I.16.a	
State: <b>ANDHRA PRADESH</b>	<b>Mandals:</b> Obulavaripalle, Vontimitta, Sidhout, Nandaluru, Rajampet, Pullampeta	<b>Unit : Tree</b>
District : <b>CUDDAPAH</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Max Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.I.16.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals:</b> Rayachoti, Lakkireddyopalli, Galiveedu
District: <b>CUDDAPAH</b>	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Max Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.I.16.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals:</b> T.Sundupalli, Sambepalli, Chinamandem
District: <b>CUDDAPAH</b>	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Max Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **CUDDAPAH**

Annexure.I.16.a

**Mandals:** Veeraballe, Rajupalem, Duvvuru, S.Mydokuru, Khajipet, Ch  
 Erraguntla, Kamalapuram, Valluru, Chennuru, Veerapanayunipalli, Kadapa, C.Kinne,  
 Pendlimarri, Vempalli, Ramapuram

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age	15-50 Years of age			
Range 1	70	90	0.40	0.75	8	15	
Range 2	90	110	0.75	1.25	23	40	
Range 3	110	130	1.10	2.00	45	80	
Range 4	130	150	2.00	3.50	85	150.0	

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age	15-50 Years of age			
Range 1	20	50	0.34	0.60	10.08	18	
Range 2	50	90	0.73	1.30	39.2	70	
Range 3	90	110	1.68	3.00	72.8	130	
Range 4	110	130	3.36	6.00	140	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.I.11.a	Unit : <b>Tree</b>
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Gokavaram, Maredumilli, Ramavaram, Rampachodavaram,	
District : <b>EAST GODAVARI</b>	Devipatnam, Gangavaram	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.I.11.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Jaggampeta, Addateegala, Rajavommangi, Prathipadu, Eleswaram,
District: <b>EAST GODAVARI</b>	Kirlampudi
	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.I.11.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals</b> : Korukonda, Seethanagaram, Rajahmundry Rural, Rajahmundry Urban
District: <b>EAST GODAVARI</b>	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals :</b> Rajanagaram, Kadiam, Mandapeta, Anaparthi, Tallarevu, kajuluru, Ramachandrapuram	Annexure.1.11.a
State: <b>ANDHRA PRADESH</b>	Rayavaram, Kapilewarapuram, Allamuru, Atreyapuram, Ravulapalem, Pamarru, Kothapeta,	<b>Unit : Tree</b>
District : <b>EAST GODAVARI</b>	Gannavaram, Ambajipeta, Ainavelli, Mummidivaram, Polavaram, Katrenikona, Uppalaguptam, Amalapuram, Allavaram, mamidikuduru, Rajole, Malikipuram, Sakinetipalli	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **EAST GODAVARI**

**Mandals** : Tuni, Kotananduru, Sankhavaram, Gollaprolu, Tondangi,  
 Peddapuram, Pithapuram, Kothapalli, Kakinada Rural, Kakinada Urban,  
 Samalkota, Rangampeta, Gandepalli, Bikkavolu, Pedapudi, Karapa

Annexure.1.11.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	Mandals : Husnabad, Bheemdevapur, Elkathurthi, Kamalapur, Huzurabad, Kesavapatnam	Annexure I.2.a
State: <b>ANDHRA PRADESH</b>	Saidapur, Jammikunta, Veenavanka, Odela, Srirampur, Mutharam Manthani, Kamanpur, Manthani	Unit : Tree
District : <b>KARIMNAGAR</b>	Malharao, Kataram, Mahadevpur, Mutharam(Mah)	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.2.a
State: <b>ANDHRA PRADESH</b>	<b>Unit : Tree</b>
District : <b>KARIMNAGAR</b>	

**Mandals : Jagityal, Gollapalli, Velagatour**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Mandals : Koheda, Chigunumamidi, Bejjanki, Thimmapur, Manakondur, Ramadurg, Choppadandi	Annexure I.2.a
State: <b>ANDHRA PRADESH</b>	Karimnagar, Gangadhara, Julapalli, Peddapalli, Dharmaram, Ramagundam, Sultanabad, Boipalli, Ellanthaku	Unit : Tree
District : <b>KARIMNAGAR</b>	Ramadugu	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KARIMNAGAR**

**Mandals** : Koratla, Ibrahimpatnam, Mallapur

Annexure.1.2.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KARIMNAGAR**

**Mandals** : Mallial, Pegadapalle, Kodimiya

Annexure I.2.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KARIMNAGAR**

**Mandals** : Medipalle, Kathlapur., Metpalle,

Annexure.1.2.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	5-15 Years of age		15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	50	45	45	40	40

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age		15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KARIMNAGAR**

**Mandals** : Raikal, Sarangapur, Dharmapur

Annexure.1.2.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.2.a	
State: <b>ANDHRA PRADESH</b>	Mandals : Sircilla, Mustabad, Gambhiraopet, Yellareddipet, Konaraopet,	Unit : Tree
District : <b>KARIMNAGAR</b>	Vemulawada, Chandurthi,	

  

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

  

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

  

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

  

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	16-May to 31-May				
	30				

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

  

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KHAMMAM**

Mandal : Aswaraopeta, Chintoor, Kunavaram, Vararamachandrapuram, Kukunoor, Valairpad

Annexure I.7.a

Unit: Tree

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: **MANGO**  
State: **ANDHRA PRADESH**  
District: **KHAMMAM**

**Mandal :** Chandrugonda, Kothagudem, Tekulapalli

Annexure.1.7.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>KHAMMAM</b>

Annexure.1.7.a

Unit : Tree
Mandal : <b>DAMMAPETA</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.7.a	
State: <b>ANDHRA PRADESH</b>	<b>Mandal</b> : Kallur, Enkoor, Julurpad, Singareni, Kamepalli, Garla, Bayyaram,	<b>Unit : Tree</b>
District : <b>KHAMMAM</b>	Yellandu, Madhira, Yerrupalem	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.7.a	
State: <b>ANDHRA PRADESH</b>	Mandal : Mulakalapalli, Burgampahad, Badrachalam, Dummuguda	Unit : Tree
District : <b>KHAMMAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.7.a		
State: <b>ANDHRA PRADESH</b>	<b>Mandal :</b> Palwancha, Wazeed, Venkatapuram, Cherla, Pinapaka, Gundala, Manuguru		
District : <b>KHAMMAM</b>	Aswapuram		<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>KHAMMAM</b>

Annexure.I.7.a

Unit : Tree
Mandal : <b>PENUBALLI</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>KHAMMAM</b>

Annexure.I.7.a

Unit : Tree
Mandal : <b>SATHUPALLI</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandal :</b> Thallada, Tirumalaypalem, Khammam Rural, Kusumanchi,	Annexure I.7.a
State: <b>ANDHRA PRADESH</b>	Nelakondapalli, Mudigonda, Chintakani, Wyra, Bonakal, Konijerla, Khammam	<b>Unit : Tree</b>
District : <b>KHAMMAM</b>	Urban	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure							
Daily Temp.		5-15 Years of age			15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70 90	0.40		8	0.75		15
Range 2	90 110	0.75	8	23	1.25	15	40
Range 3	110 130	1.10	23	45	2.00	40	80
Range 4	130 150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind		5-15 Years of age			15-50 Years of age		
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20 50	0.34		10.08	0.60		18
Range 2	50 90	0.73	10.08	39.2	1.30	18	70
Range 3	90 110	1.68	39.2	72.8	3.00	70	130
Range 4	110 130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KHAMMAM**

Annexure.I.7.a

Unit : Tree

Mandal : **VEMSOOR**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: **MANGO**  
State: **ANDHRA PRADESH**  
District: **KRISHNA**

Annexure.1.13 a

Unit : Tree  
Mandal : **A.KONDURU**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

Annexure.1.13 a

Unit : Tree  
 Mandal : **AGIRIPALLI**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>		Annexure.1.13 a
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Avanigadda, Movva, Ghantasala, Challapalli, Mopidevi,	<b>Unit : Tree</b>
District : <b>KRISHNA</b>	Nagayalanka, Koduru, machilipatnam, Guduru, Pamarru, Gudlavalleru, Pedana	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

**Mandals** : Bapulapadu, Nandivada, Mandavalli, Kaikaluru, Kalidindi,  
 Mudinepalli, Bantumilli, Krutivenu

Annexure.1.13.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

Annexure.1.13.a

Unit : Tree  
 Mandal : **CHATRAI**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

**Mandals** : G.Konduru, Jaggayapeta, Vatsavai, Penuganchiprolu,  
 Nandigam, Chandralapadu, Kanchikacherla, Veerulapadu, Ibrahimpatnam

Annexure.1.13.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals</b> : Gannavaram, Unguturu, Vuyuru, Pamidimukkala,	Annexure.1.13 a
State: <b>ANDHRA PRADESH</b>	Pedaparupudi, Gudivada	<b>Unit : Tree</b>
District : <b>KRISHNA</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

Annexure.1.13.a

Unit : Tree  
 Mandal : **MUSUNURU**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

Annexure.1.13.a

Unit : Tree  
 Mandal : **MYLAVARAM**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

Annexure.1.13.a

Unit : Tree  
 Mandal : **NUZVIDU**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

Annexure.1.13.a

Unit : Tree  
 Mandal : **REDDIGUDEM**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

**Mandals** : Thiruvuru, Ganpalagudem

Annexure.1.13.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

**Mandals** : Vijayawada Urban, Vijayawada Rural, Penamaleru, Kankipadu, Thotavalluru

Annexure.1.13.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KRISHNA**

Annexure.1.13.a

Unit : **Tree**  
 Mandal : **VISSANNAPET**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KURNOOL**

**Mandals:** C. Belagal, Kouthalam, Kosigi, Mantralayam, Nandavaram,  
 Gonegandla, Emmiganuru, Peddakadubur, Adoni

Annexure I.15.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily		5-15 Years of age			15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind		5-15 Years of age			15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>		Annexure.I.15.a
State: <b>ANDHRA PRADESH</b>	Mandals: Devarakonda, Holagunda, Aluru, Aspari, Pattikanda	<b>Unit : Tree</b>
District : <b>KURNOOL</b>	Maddikera, Chippagiri, Halaharvi, tuggali	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp.		5-15 Years of age			15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70 90	0.40		8	0.75		15
Range 2	90 110	0.75	8	23	1.25	15	40
Range 3	110 130	1.10	23	45	2.00	40	80
Range 4	130 150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind		5-15 Years of age			15-50 Years of age		
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20 50	0.34		10.08	0.60		18
Range 2	50 90	0.73	10.08	39.2	1.30	18	70
Range 3	90 110	1.68	39.2	72.8	3.00	70	130
Range 4	110 130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: MANGO	Annexure.I.15.a	
State: ANDHRA PRADESH	Mandals: Dhone, Bethamcherla, Panyam, Gadivemula., Bandiatmakur	Unit : Tree
District : KURNOOL	Nandyal, Mahanandi, Velgode	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily		5-15 Years of age			15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40	8	8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max		5-15 Years of age			15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18
Range 2	50	90	0.73	39.2	39.2	1.30	70
Range 3	90	110	1.68	72.8	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.I.15.a	
State: <b>ANDHRA PRADESH</b>	<b>Mandals:</b> Kallur, Nandikotkur, Pagidiyala, Kothapalli, Atmakur, Srisailem	<b>Unit : Tree</b>
District : <b>KURNOOL</b>	Pamulapadu, J.Bunglow, Midtur	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp.		5-15 Years of age			15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70 90	0.40		8	0.75		15
Range 2	90 110	0.75	8	23	1.25	15	40
Range 3	110 130	1.10	23	45	2.00	40	80
Range 4	130 150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind		5-15 Years of age			15-50 Years of age		
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20 50	0.34		10.08	0.60		18
Range 2	50 90	0.73	10.08	39.2	1.30	18	70
Range 3	90 110	1.68	39.2	72.8	3.00	70	130
Range 4	110 130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.15 a
State: <b>ANDHRA PRADESH</b>	<b>Mandals:</b> Kodumur, Kurnool, Gudur, Krishnagiri, Veldurthi, Orvakal
District: <b>KURNOOL</b>	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp.		5-15 Years of age			15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70 90	0.40		8	0.75		15
Range 2	90 110	0.75	8	23	1.25	15	40
Range 3	110 130	1.10	23	45	2.00	40	80
Range 4	130 150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind		5-15 Years of age			15-50 Years of age		
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20 50	0.34		10.08	0.60		18
Range 2	50 90	0.73	10.08	39.2	1.30	18	70
Range 3	90 110	1.68	39.2	72.8	3.00	70	130
Range 4	110 130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **KURNOOL**

**Mandals:** Peapalli, Gospadu, Koilkuntla, Banaganapalli, Sanjamala,  
 Kolimigundla, Owk, Vuyyalavada, Dornipadu, Allagadda, Chagalamarri, Rudravaram, Sirvel

Annexure I.15.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure							
Daily Temp.		5-15 Years of age			15-50 Years of age		
>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	0.75		15
Range 2	90	110	0.75	8	1.25	15	40
Range 3	110	130	1.10	23	2.00	40	80
Range 4	130	150	2.00	45	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind		5-15 Years of age			15-50 Years of age		
>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	0.60		18
Range 2	50	90	0.73	39.2	1.30	18	70
Range 3	90	110	1.68	72.8	3.00	70	130
Range 4	110	130	3.36	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals :</b> Atmakur, Wanaparthy, Pebbair, Pangal, Veepanagandla, Kollapur, Kothakota, Kudair	<b>Unit : Tree</b>
State: <b>ANDHRA PRADESH</b>	Peddakothapalle, Lingal, Amrabad, Balmoor, Telkapalli, Gopalpet, Nagarkurnool,	
District : <b>MAHABUBNAGAR</b>	Uppunuthala, Achampeta	

Annexure.1.3.a

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Mandals: Balanagar, Nawabpet, Keshampet, Mahabubnagar, Devarakadra, Dhanwada, Mangasnoor	Unit : Tree
State: <b>ANDHRA PRADESH</b>	Makthal, Narva, C C Kunta, Kondurg, Faruqnagar, Kothur	
District : <b>MAHABUBNAGAR</b>	Annexure I.3.a	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>MAHABUBNAGAR</b>

Annexure.1.3.a

Unit : Tree
Mandal : <b>BOMRASHPET</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>MAHABUBNAGAR</b>

**Mandals :** Damaragidda, Narayanpet, Utkoor

Annexure.1.3.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>MAHABUBNAGAR</b>

Annexure I.3.a

Unit : Tree
Mandal : <b>DOULATHABAD</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.3.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Ghattu, Dharur, Gadwal, Maldakal, Aiza, Waddepalli, Manopadu, Alampur, Itikyal
District : <b>MAHABUBNAGAR</b>	Itikyal
	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b> State: <b>ANDHRA PRADESH</b> District: <b>MAHABUBNAGAR</b>	Annexure I.3.a <b>Mandals :</b> Jadcherla, Talakondapalli, Amangal, Madgul, Midjil, Veldanda, Vangoor, Kalwakurthy, Thimmarajipeta, Bhootpur, Addakal, Ghanpur, Bijinepalle, Tandur, Peddamandadi
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**Unit : Tree**

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**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

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**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

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**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	Variable Payout	5-15 Years of age Fixed Payout	Total Payout	Variable Payout	15-50 Years of age Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

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**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	Variable Payout	5-15 Years of age Fixed Payout	Total Payout	Variable Payout	15-50 Years of age Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>MAHABUBNAGAR</b>

Annexure I.3.a

Unit : Tree
Mandal : <b>KODANGAL</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.3.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Kosigi, Maddur, Koilkonda, Hanwada
District : <b>MAHABUBNAGAR</b>	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	Mandals: Chinakondur, Dubbak, Thoguta, Mirdoddi, Kondapak, Nagnoor	Annexure 1.17.a
State: <b>ANDHRA PRADESH</b>		<b>Unit : Tree</b>
District : <b>MEDAK</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Mandals: Ramyampeta, Medak, shankarampet(R), Chegunta	Annexure 1.17.a
State: <b>ANDHRA PRADESH</b>		Unit : Tree
District : <b>MEDAK</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Mandals: Jagdevpur, Tupran, Gajvel, Doulatabad, wargal, Mulug	Annexure 1.17.a
State: <b>ANDHRA PRADESH</b>		<b>Unit : Tree</b>
District : <b>MEDAK</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Mandals: Kohir, Jarasangham, Nyalkal, Mulpalle, Raikode	Annexure I.17.a
State: <b>ANDHRA PRADESH</b>		<b>Unit : Tree</b>
District : <b>MEDAK</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Mandals: Kangti, Kalher, Narayankhed, Shankarapet(A), Regode	Annexure I.17.a
State: <b>ANDHRA PRADESH</b>	Alladurge, Tekmal, Papannapeta, Kulacharam, Manoor	<b>Unit : Tree</b>
District : <b>MEDAK</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	5-15 Years of age			15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40	8	8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age			15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18
Range 2	50	90	0.73	39.2	39.2	1.30	70
Range 3	90	110	1.68	72.8	72.8	3.00	130
Range 4	110	130	3.36	140	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Mandals: Ramachandrapuram, Patancheru, Jinnaram	Annexure 1.17.a
State: <b>ANDHRA PRADESH</b>		<b>Unit : Tree</b>
District : <b>MEDAK</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Kondapur,sangareddy,sadasivapet,pulkal,hathnoora,narsapur	Annexure.1.17.a
State: <b>ANDHRA PRADESH</b>	Kowdipalli,andole,Shivampeta,yeldurthy	<b>Unit : Tree</b>
District : <b>MEDAK</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District:	<b>MEDAK</b>

Annexure.I.17.a

Unit : Tree
Mandal : <b>SIDDIPET</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District:	<b>MEDAK</b>

Annexure.I.17.a

Unit : Tree
Mandal : <b>ZAHEERABAD</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>NALGONDA</b>

Annexure I.5.a

Unit : Tree
Mandal : <b>ALAIR</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals</b> : Atmakur (M), Gundata, Thirumalagiri, Tungathurthi, Nuthankal,	Annexure.1.5.a
State: <b>ANDHRA PRADESH</b>	Jajireddigudem, Saligouraram, Mothkur	<b>Unit : Tree</b>
District : <b>NALGONDA</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **NALGONDA**

**Mandals** : Bommalam Ramaram, Pochampalli

Annexure.1.5.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>NALGONDA</b>

Annexure I.5.a

Unit : Tree
Mandal : <b>BHUVANAGIRI</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>NALGONDA</b>

Annexure I.5.a

Unit : Tree
Mandal : <b>BIBINAGAR</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals</b> :Chityal, Narketpalli, Narayanpur, Munugode, Chjandur, Kangal, Chintapalli	Annexure.1.5.a
State: <b>ANDHRA PRADESH</b>	Marrigudem, Nampalli, Gurrampod, Anumula, Devarakonda, Pada Adiserlapalli, Pedda	<b>Unit : Tree</b>
District : <b>NALGONDA</b>	Gundlapalli, Chandampet	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>NALGONDA</b>

Annexure I.5.a

Unit : Tree
Mandal : <b>CHOUTUPPAL</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals</b> : Nalgonda,Thipparthi, Vemulapalli, Penpahad, Munagala, Nandigudem,	Annexure.1.5.a
State: <b>ANDHRA PRADESH</b>	Thripuraram, Miryalaguda, Garidepalli, Chilukur, Kodad, Nidamanur, Damercharla	<b>Unit : Tree</b>
District : <b>NALGONDA</b>	Neredcherla, Mattampalle, Mellacheruvu, Huzurnagar,	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **NALGONDA**

**Mandals** : Turkapalli, Rajapet, Gundala

Annexure I.5.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals :</b> Valigonda, Ramannapet, Kattangur, Nakrekal, Kethepalli, Suryapet, Atmakur
State: <b>ANDHRA PRADESH</b>	(S), Mothe, Chivemula
District : <b>NALGONDA</b>	<b>Unit : Tree</b>

Annexure.1.5.a

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>NALGONDA</b>

Annexure I.5.a

Unit : Tree
Mandal : <b>YADAGIRIGUTTA</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Addanki, Mundlamuru, J. Panguluru	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Korisapadu, Maddipadu	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation Unit	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>
State: <b>ANDHRA PRADESH</b>
District: <b>PRAKASAM</b>

**Mandals:** Chirala, Karamchedu, Vetapalem, Inkollu

Annexure.I.18.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Giddaluru, Bestavaripeta, Cumbum, Racherla	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Komarolu	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

<b>Trigger Parameters</b>					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Kanigiri, Hanumanthunipadu, C.S. Puram	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Veligandla, Pedacherlopalle	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

<b>Trigger Parameters</b>					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Kothapatnam, Kondapi, Santhanuthalapadu	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Ongole, Naguluppalapadu, Chinaganjam, Tangutur	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **45** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

<b>Trigger Parameters</b>					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Kandukur, Ponnaluru, Voletivaripalem, Pamur	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Lingasamudram, Guduru, Ulavapadu, Singarayakonda	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>	Zarugumilli	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **50** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

<b>Trigger Parameters</b>					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Markapur, Donakonda, Pedaaraveedu	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Kurichedu, Tarlapadu	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

<b>Trigger Parameters</b>					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Parchur, Ballikuruva, Santhamaguluru	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Yeddanapudi, Martur	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

<b>Trigger Parameters</b>					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Podili, Konakanamitta, Darsi, Thallur	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Chimakurthi, Marripudi	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

<b>Trigger Parameters</b>					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Yerragondapalem, Pullalacheruvu, Tripuranthakam	Annexure.I.18.a
State: <b>ANDHRA PRADESH</b>	Dornala, Ardhaveedu	<b>Unit : Tree</b>
District : <b>PRAKASAM</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 16-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 16-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

<b>Trigger Parameters</b>					
Fortnights	16-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb
Max. Temperature (in °C)	30.5	31	32.0	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

### Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Min. Temperature (in °C)	15	16	17	18.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar
Max. Temperature (in °C)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp. Deviation			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

### Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind Deviation			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Note: Franchise of 2.5% will be applicable, i.e., payout less than 2.5% of Sum Insured per tree will not be payable

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.4.a	
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Ibrahimpatnam, Hayathanagar, Ghatkesar, Uppal, Keesara, malkajigiri	<b>Unit : Tree</b>
District : <b>RANGAREDDY</b>	Shameerpet, Medchal	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>RANGAREDDY</b>

Annexure I.4.a

Unit : <b>Tree</b>
Mandal : <b>KANDUKURU</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>RANGAREDDY</b>

**Mandals :** Maheshwaram, Shamshabad, Saroomagar

Annexure I.4 a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **RANGAREDDY**

**Mandals :** Manchali, Yacharam

Annexure.1.4.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.4.a	Unit : <b>Tree</b>
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Moinabad, Rajendranagar, Shankarapalli, Serilingampalli, Balanagar	
District : <b>RANGAREDDY</b>	Qutballapur	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 28-Feb	1-Mar to 15-Mar	
Min. Temperature (in Oc)	13.0	14.0	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 28-Feb	1-Mar to 15-Mar	
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	16-May to 31-May				
	30				

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.4.a	
State: <b>ANDHRA PRADESH</b>	<b>Mandals</b> : Parigi, Doma, Kulkacherla, Gandeed, Yelal, Tandur, Basheerabad	<b>Unit : Tree</b>
District : <b>RANGAREDDY</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age		15-50 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40	8	8	0.75	15
Range 2	90	110	0.75	23	23	1.25	40
Range 3	110	130	1.10	45	45	2.00	80
Range 4	130	150	2.00	85	85	3.50	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age		15-50 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18
Range 2	50	90	0.73	39.2	39.2	1.30	70
Range 3	90	110	1.68	72.8	72.8	3.00	130
Range 4	110	130	3.36	140	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>RANGAREDDY</b>

**Mandals :** Pudur, Chevala, Shabad

Annexure I.4.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	50	45	45	40	40

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.4.a	
State: <b>ANDHRA PRADESH</b>	<b>Mandals</b> : Vikarabad, Marpalli, Mominpet, Nawabpet, Bantaram, Peddemul, Dharur	<b>Unit</b> : Tree
District : <b>RANGAREDDY</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age		15-50 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40	8	8	0.75	15
Range 2	90	110	0.75	23	23	1.25	40
Range 3	110	130	1.10	45	45	2.00	80
Range 4	130	150	2.00	85	85	3.50	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age		15-50 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18
Range 2	50	90	0.73	39.2	39.2	1.30	70
Range 3	90	110	1.68	72.8	72.8	3.00	130
Range 4	110	130	3.36	140	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **SRIKAKULAM**

**Mandals** : Etcherla, Srikakulam, Gara, Polaki, Narsannapeta, Jalumuru

Annexure I.8.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **SRIKAKULAM**

**Mandals** : Gganguvari Sigadam

Annexure I.8.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>SRIKAKULAM</b>

Annexure I.8.a

Unit : Tree
Mandal : <b>LAVERU</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **SRIKAKULAM**

**Mandals** : Meliaputti, Santabommili, Tekkali, Patapatnam

Annexure I.8.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.8.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals</b> : Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili,
District : <b>SRIKAKULAM</b>	Kaviti, Itchapuram
	<b>Unit : Tree</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>SRIKAKULAM</b>

**Mandals** :Ponduru, Burja, Sarubujilli, Amadalavalasa

Annexure I.8.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **SRIKAKULAM**

**Mandals** : Regadi Amadalavalasa, Palakonda

Annexure I.8.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.8.a
State: <b>ANDHRA PRADESH</b>	<b>Unit : Tree</b>
District : <b>SRIKAKULAM</b>	

Mandals : Rajam, Santakaviti

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>SRIKAKULAM</b>

Annexure I.8.a

Unit : Tree
Mandal : <b>RANASTHALAM</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>SRIKAKULAM</b>

**Mandals :** Saravakota, Kothabommali

Annexure I.8.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **SRIKAKULAM**

**Mandals** : Veeraghattam, Vangara, Seetampeta, Kotturu, Bhamini,  
 Hiramandalam

Annexure I.8.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals</b> : K Kotapadu, Munchingiputtu, Peddabayalu, Hukumpet, Dumriguda	Annexure.1.10.a
State: <b>ANDHRA PRADESH</b>	Arakuvalley, Anantagiri, Madugula, Cheedikada, Devarapalli	<b>Unit : Tree</b>
District : <b>VISAKHAPATNAM</b>	Gangarajumadugula, Paderu	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>VISAKHAPATNAM</b>

**Mandals :** Kasimkota, Butchiahpetta, Munagapaka, Atchutapuram

Annexure.1.10.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **VISAKHAPATNAM**

Annexure.1.10.a

**Mandals** : Kotawratla, Chintapalli, Guidemkothaveedhi, Koyyuru, Golugonda, Nathavaram, Narsipatnam, Rolugunta, Ravikamatham, Makavaripalem

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **VISAKHAPATNAM**

**Mandals** : Nakkapalli, Payakaraopeta, S Rayavaram, Yelamanchili, Rambilli

Annexure.1.10.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.10.a	Unit : <b>Tree</b>
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Padmanabham, Pendurthi, Anandapuram, Visakhapatnam(U),	
District : <b>VISAKHAPATNAM</b>	Visakhapatnam Ø, Bheemunipatnam	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure							
Daily Temp.	5-15 Years of age		15-50 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40	8	8	0.75	15
Range 2	90	110	0.75	23	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	40
Range 4	130	150	2.00	45	85	3.50	80

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age		15-50 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18
Range 2	50	90	0.73	39.2	39.2	1.30	70
Range 3	90	110	1.68	72.8	72.8	3.00	130
Range 4	110	130	3.36	140	140	6.00	130

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.10.a	Unit : <b>Tree</b>
State: <b>ANDHRA PRADESH</b>	<b>Mandals :</b> Sabbavaram, Chodavaram, Anakapalli, Parawada, Gajuwaka,	
District : <b>VISAKHAPATNAM</b>	Peddagantyada	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>VIZIANAGARAM</b>

**Mandals :** Bobbili, Badangi,

Annexure.1.9.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>VIZIANAGARAM</b>

Annexure.1.9.a

Unit : Tree
Mandal : <b>BONDAPALLI</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>VIZIANAGARAM</b>

Annexure.1.9.a

Unit : Tree
Mandal : <b>DATTIRAJERU</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>VIZIANAGARAM</b>

Annexure.1.9.a

Unit : <b>Tree</b>
Mandal : <b>GAJAPATINAGARAM</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.9.a
State: <b>ANDHRA PRADESH</b>	<b>Unit : Tree</b>
District : <b>VIZIANAGARAM</b>	<b>Mandals :</b> Gantyada,Vizianagaram, Nellimarla, Denkada, Bhogapuram, Pusapatirega

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **VIZIANAGARAM**

**Mandals** : Garividi, Merakamudiam, Gurla, Cheepurupalli,

Annexure I.9.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District:	<b>VIZIANAGARAM</b>

**Mandals :** Kothavalasa, Jami, Srungavarapukota, Vepadu, Lakkavarapukota

Annexure.1.9.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>VIZIANAGARAM</b>

Annexure.1.9.a

Unit : Tree
Mandal : <b>MENTADA</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>VIZIANAGARAM</b>

**Mandals:** Ramabhadrapuram, Saluru, Pachipenta, Makkuva

Annexure.1.9.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals:</b> Seethanagaram, Komarada, Gummalakshimpuram, Kurupam, Giyyammavalasa, Garugubilli,
State: <b>ANDHRA PRADESH</b>	Parvathipuram
District: <b>VIZIANAGARAM</b>	<b>Unit : Tree</b>

Annexure I.9.a

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>VIZIANAGARAM</b>

**Mandals:** Therlam, Balijipeta

Annexure I.9.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>WARANGAL</b>

Mandals : Dharmasagar, Zaffergadh,

Annexure I.6 a

Unit : Tree

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperature \

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure I.6 a
State: <b>ANDHRA PRADESH</b>	<b>Unit : Tree</b>
District : <b>WARANGAL</b>	Mandals : Ghanpur Stn., Narmetta, Raghunathapalli, Lingala Ghanpur, Devarauppal, Govindaraopet

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Mandals : Kesamudram, Nekkonda, Chennaraopet, Khanapur, Narsampet,	Annexure.1.6.a
State: <b>ANDHRA PRADESH</b>	Nailbelli, Mulugu, Venkatapur	Unit : Tree
District : <b>WARANGAL</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **WARANGAL**

**Mandals** : Kuravi, Dornakal

Annexure I.6 a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **WARANGAL**

**Mandals** : Maddur, Cheriya, Bachannapet, Jangaon

Annexure I.6 a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals</b> : Mahaboobabad, Gudur, Kothagudem, Tadvai, Eturunagaram,	Annexure.1.6.a
State: <b>ANDHRA PRADESH</b>	Mangapet, Warangal	<b>Unit : Tree</b>
District : <b>WARANGAL</b>		

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>WARANGAL</b>

Annexure I.6.a

Unit : <b>Tree</b>
Mandal : <b>MARRIPEDA</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>WARANGAL</b>

**Mandals :** Rayaparthy, Palakurthy, Kodakandia

Annexure I.6.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **WARANGAL**

**Mandals** : Thorur, Narsimulupeta, Nellikuduru, Parvathagiri

Annexure I.6.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED  
WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14  
TERMSHEET**

Crop: <b>MANGO</b>	<b>Mandals</b> :Wardhannapet, Hasanparthi, Hanmakonda, Sangem, Geesukonda,	Annexure I.6.a
State: <b>ANDHRA PRADESH</b>	Duggondi, Atmakur, Shyampet, Parkal, Regonda, Mogullapalli, Chityal, Ghanpur,	<b>Unit : Tree</b>
District : <b>WARANGAL</b>	BhooPallipalli	

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **WEST GODAVARI**

Annexure.1.12.a

Unit : **Tree**  
 Mandal : **CHINTALAPUDI**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: <b>MANGO</b>	Annexure.1.12.a
State: <b>ANDHRA PRADESH</b>	<b>Mandals</b> : Dwaraka Tirumala, Bhimadolu, Pedavegi, Pedapadu, Eluru
District : <b>WEST GODAVARI</b>	<b>Unit : Tree</b>
	Denduluru

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure							
Daily Temp.	5-15 Years of age		15-50 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40	8	8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age		15-50 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18
Range 2	50	90	0.73	39.2	39.2	1.30	70
Range 3	90	110	1.68	72.8	72.8	3.00	130
Range 4	110	130	3.36	140	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **WEST GODAVARI**

**Mandals** : Gopalapuram, Tallapudi, Devarapalli, Chagallu, Kovvuru  
 Nidadavolu

Annexure.1.12.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop: **MANGO**  
 State: **ANDHRA PRADESH**  
 District: **WEST GODAVARI**

**Mandals** : Jangareddigudem, Buttaigudem, Polavaram, Koyyalagudem

Annexure.1.12.a

**Unit : Tree**

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>WEST GODAVARI</b>

Annexure I.12.a

Unit : Tree
Mandal : <b>JEELUGUMILI</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>WEST GODAVARI</b>

Annexure I.12.a

Unit : Tree
Mandal : <b>K. KOTA</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>WEST GODAVARI</b>

Annexure I.12.a

Unit : Tree
Mandal : <b>LINGAPALEM</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>WEST GODAVARI</b>

**Mandals :** Nallajerla, Tadepalligudem, Unguturu, Nidamaru, Ganapavaram, Pentapadu, Undrajavaram, Tanuku, Peravali, iragavaram, Attili, Undi, Akividu, Kalla, Bheemavaram Palakoderu, Veravasaram, Penumantra, Penugonda, Achanta, Poduru, Palakollu, Yelamanchili Narsapuram, Mogalthuru

Annexure.1.1q

**Unit:Tree**

Annexure.1.12.a

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					16-May to 31-May
					30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**  
**WEATHER BASED CROP INSURANCE SCHEME RABI - 2013-14**  
**TERMSHEET**

Crop:	<b>MANGO</b>
State:	<b>ANDHRA PRADESH</b>
District :	<b>WEST GODAVARI</b>

Annexure I.12.a

Unit : <b>Tree</b>
Mandal : <b>T.NARASAPURAM</b>

**Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall  
 Cover Period : 15-Dec-13 to 28-Feb-14

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

**Cover 2: Cover against Pest and diseases.**

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.  
 Cover Period : 15-Dec-13 to 28-Feb-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

**Cover 3: Daily Temperature Fluctuation Cover**

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period  
 Cover Period : 1-Jan-14 to 15-Mar-14

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

**Cover 4: Daily Max Wind Speed Cover**

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period  
 Cover Period : 1-Mar-14 to 31-May-14

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD.*****Pilot Weather Based Crop Insurance Scheme for Mango Plantation*****ADILABAD District - Rabi 2013-14 Season****LIST OF RUA-RWS-BWS****Annexure II.1.a**

<b>Sl No.</b>	<b>Reference Unit Area(RUA)</b>	<b>Reference Weather Station (RWS)</b>	<b>Backup Weather Station (BWS)</b>
1	ADILABAD	ADILABAD	JAINAD
2	ASIFABAD	ASIFABAD	TIRIYANI
3	BAZARHATHNUR	BAZARHATHNUR	TALAMADUGU
4	BEJJUR	BEJJUR	DAHEGAON
5	BELA	BELA	NARNOOR
6	BELLAMPALLY	BELLAMPALLY	NENNEL
7	BHAINSA	BHAINSA	KUBEER
8	BHEEMINI	BHEEMINI	DAHEGAON
9	BOATH	BOATH	SARANGAPUR
10	CHENNUR	CHENNUR	JAIPUR
11	DAHEGAON	DAHEGAON	KASIPET
12	DANDEPALLI	DANDEPALLI	JANNARAM
13	DILWARPUR	DILWARPUR	NIRMAL
14	GUDIHATHNOOR	GUDIHATHNOOR	INDERVELLY
15	ICHODA	ICHODA	NEREDIGONDA
16	INDERVELLY	INDERVELLY	UTNOOR
17	JAINAD	JAINAD	BELA
18	JAINOOR	JAINOOR	UTNOOR
19	JAIPUR	JAIPUR	MANDAMARRI
20	JANNARAM	JANNARAM	KADDAMPEDDUR
21	KADDAMPEDDUR	KADDAMPEDDUR	SIRPUR(U)
22	KAGAZNAGAR	KAGAZNAGAR	SIRPUR(T)
23	KASIPET	KASIPET	TIRIYANI
24	KERAMERI	KERAMERI	ASIFABAD
25	KHANAPUR	KHANAPUR	KADDAMPEDDUR
26	KOTAPALLY	KOTAPALLY	CHENNUR
27	KOUTHALA	KOUTHALA	BEJJUR
28	KUBEER	KUBEER	MUDHOLE
29	KUNTALA	KUNTALA	BHAINSA
30	LAXMANCHNDA	LAXMANCHNDA	MAMDA
31	LOKESHWARAM	LOKESHWARAM	DILWARPUR
32	LUXETTIPET	LUXETTIPET	DANDEPALLI
33	MAMDA	MAMDA	KHANAPUR
34	MANCHERIAL	MANCHERIAL	MANDAMARRI
35	MANDAMARRI	MANDAMARRI	KASIPET
36	MUDHOLE	MUDHOLE	LOKESHWARAM
37	NARNOOR	NARNOOR	JAINOOR
38	NENNEL	NENNEL	BHEEMINI
39	NEREDIGONDA	NEREDIGONDA	BOATH
40	NIRMAL	NIRMAL	SARANGAPUR
41	REBBENA	REBBENA	KAGAZNAGAR
42	SARANGAPUR	SARANGAPUR	DILWARPUR
43	SIRPUR(T)	SIRPUR(T)	KASIPET
44	SIRPUR(U)	SIRPUR(U)	JAINOOR
45	TALAMADUGU	TALAMADUGU	TAMSI
46	TAMSI	TAMSI	ADILABAD
47	TANDUR	TANDUR	DAHEGAON

48	TANOOR	TANOOR	MUDHOLE
49	TIRIYANI	TIRIYANI	JANNARAM
50	UTNOOR	UTNOOR	KADDAMPEDDUR
51	VEMANAPALLY	VEMANAPALLY	KOTAPALLY
52	WANKIDI	WANKIDI	ASIFABAD

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### CHITTOOR District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II.2.a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	B KOTHAKOTA	B KOTHAKOTA	KURABALAKOTA
2	BAIREDDYPALLE	BAIREDDYPALLE	PALAMANER
3	BANGARUPALEM	BANGARUPALEM	THVANAMPALLE
4	BUCHINAIDUKHANDRIGA	BUCHINAIDUKHANDRIGA	THOTTAMBEDU
5	CHANDRAGIRI	CHANDRAGIRI	PAKALA
6	CHINNAGOTTIGALLU	CHINNAGOTTIGALLU	CHANDRAGIRI
7	CHITTOOR	CHITTOOR	GANGADHARANELLORE
8	CHOWDEPALLE	CHOWDEPALLE	NIMMANAPALLE
9	GANGADHARANELLORE	GANGADHARANELLORE	SRIRANGARAJAPURAM
10	GANGAVARAM	GANGAVARAM	PALAMANER
11	GUDIPALLE	GUDIPALLE	SANTHIPURAM
12	GUDIPALA	GUDIPALA	CHITTOOR
13	GURRAMKONDA	GURRAMKONDA	PEDAMANDYAM
14	IRALA	IRALA	PUTHALAPATTU
15	K.V.B.PURAM	K.V.B.PURAM	NAGALAPURAM
16	KALAKADA	KALAKADA	GURRAMKONDA
17	KALIKIRI	KALIKIRI	KAMBHAMVARIPALLE
18	KAMBHAMVARIPALLE	KAMBHAMVARIPALLE	PILERU
19	KARVETINAGAR	KARVETINAGAR	VEDURUKUPPAM
20	KUPPAM	KUPPAM	GUDIPALLE
21	KURABALAKOTA	KURABALAKOTA	MADANAPALLE
22	MADANAPALLE	MADANAPALLE	NIMMANAPALLE
23	MULAKALACHERUVU	MULAKALACHERUVU	B KOTHAKOTA
24	NAGALAPURAM	NAGALAPURAM	SATYAVEDU
25	NAGARI	NAGARI	NARAYANAVANAM
26	NARAYANAVANAM	NARAYANAVANAM	K.V.B.PURAM
27	NIMMANAPALLE	NIMMANAPALLE	VOYALPADU(VALMIKIPURAM)
28	NINDRA	NINDRA	NAGARI
29	PAKALA	PAKALA	PULICHERLA
30	PALAMANER	PALAMANER	BANGARUPALEM
31	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPURAM
32	PEDDAPANJANI	PEDDAPANJANI	GANGAVARAM
33	PEDDAMANDYAM	PEDDAMANDYAM	THAMBALLPALLE
34	PEDDATHIPPASAMUDRAM	PEDDATHIPPASAMUDRAM	B KOTHAKOTA
35	PENUMURU	PENUMURU	GANGADHARANELLORE
36	PICHATUR	PICHATUR	NAGALAPURAM
37	PILERU	PILERU	ROMPICHERLA
38	PULICHERLA	PULICHERLA	SODAM
39	PUNGANUR	PUNGANUR	RAMASAMUDRAM
40	PUTHALAPATTU	PUTHALAPATTU	PENUMURU
41	PUTTUR	PUTTUR	KARVETINAGAR
42	RAMAKUPPAM	RAMAKUPPAM	VENKATAGIRIKOTA
43	RAMACHANDRAPURAM(K)	RAMACHANDRAPURAM(KAMMAPALLI)	CHANDRAGIRI
44	RAMASAMUDRAM	RAMASAMUDRAM	MADANAPALLE
45	RENIGUNTA	RENIGUNTA	TIRUPATHI URBAN
46	ROMPICHERLA	ROMPICHERLA	CHINNAGOTTIGALLU
47	SANTHIPURAM	SANTHIPURAM	RAMAKUPPAM
48	SATYAVEDU	SATYAVEDU	VARADIAHPALEM
49	SODAM	SODAM	CHOWDEPALLI
50	SOMALA	SOMALA	NIMMANAPALLE
51	SRIKALAHASTHI	SRIKALAHASTHI	YERPEDU
52	SRIRANGARAJAPURAM	SRIRANGARAJAPURAM	VEDURUKUPPAM

53	THAMBALLAPALLE	THAMBALLAPALLE	MULAKALACHERUVU
54	THVANAMPALLE	THVANAMPALLE	IRALA
55	THOTTAMBEDU	THOTTAMBEDU	SRIKALAHASTHI
56	TIRUPATHI RURAL	TIRUPATHI RURAL	TIRUPATHI URBAN
57	TIRUPATHI URBAN	TIRUPATHI URBAN	CHANDRAGIRI
58	VADAMALAPETA	VADAMALAPETA	NARAYANAVANAM
59	VARADAIPALEM	VARADAIPALEM	BUCHINAIDUKHANDRIGA
60	VEDURUKUPPAM	VEDURUKUPPAM	RAMACHANDRAPURAM(K)
61	VENKATAGIRIKOTA	VENKATAGIRIKOTA	BAIREDDYPALLI
62	VIJAYAPURAM	VIJAYAPURAM	NINDRA
63	VOYALPADU(V)	VOYALPADU(VALMIKIPURAM)	KALIKIRI
64	YADAMARRI	YADAMARRI	CHITTOOR
65	YERPEDU	YERPEDU	RENIGUNTA
66	YERRAVARIPALEM	YERRAVARIPALEM	CHINNAGOTTIGALLU

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

### *Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### KADAPA District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II.3.a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ATLUR	ATLUR	BADVEL
2	B.KODUR	B.KODUR	PORUMAMILLA
3	B.MATTAM	B.MATTAM	B.KODUR
4	BADVEL	BADVEL	B.KODUR
5	CHAKRAYAPET	CHAKRAYAPET	GALIVEEDU
6	CHAPADU	CHAPADU	KHAJIPET
7	CHENNUR	CHENNUR	VALLUR
8	CHINNAMANDEM	CHINNAMANDEM	SAMBEPALLI
9	CHITVEL	CHITVEL	PENAGALUR
10	C.K.DINNE	C.K.DINNE	KADAPA
11	DUVVUR	DUVVUR	MYDUKUR
12	GALIVEEDU	GALIVEEDU	CHINNAMANDEM
13	GOPAVARAM	GOPAVARAM	BADVEL
14	JAMMALAMADUGU	JAMMALAMADUGU	MUDDANUR
15	KADAPA	KADAPA	CHENNUR
16	KALASAPADU	KALASAPADU	PORUMAMILLA
17	KAMALAPURAM	KAMALAPURAM	VALLUR
18	KHAJIPET	KHAJIPET	CHENNUR
19	KODUR(RAILWAY)	KODUR(RAILWAY)	OBULAVARIPALLI
20	KONDAPURAM	KONDAPURAM	MYLAVARAM
21	LAKKIREDDYPALLI	LAKKIREDDYPALLI	CHAKRAYAPET
22	LINGALA	LINGALA	SIMHADRIPURAM
23	MUDDANUR	MUDDANUR	YERRAGUNTALA
24	MYLAVARAM	MYLAVARAM	JAMMALAMADUGU
25	NANDALUR	NANDALUR	PENAGALUR
26	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET
27	PEDDAMUDIAM	PEDDAMUDIAM	JAMMALAMADUGU
28	PENAGALUR	PENAGALUR	RAJAMPET
29	PENDLIMARRI	PENDLIMARRI	C.K.DINNE
30	PORUMAMILLA	PORUMAMILLA	GOPAVARAM
31	PRODDATUR	PRODDATUR	CHAPADU
32	PULIVENDULA	PULIVENDULA	LINGALA
33	PULLAMPET	PULLAMPET	CHITVEL
34	RAJAMPET	RAJAMPET	PULLAMPET
35	RAJUPALEM	RAJUPALEM	PRODDATUR
36	RAMAPURAM	RAMAPURAM	LAKKIREDDYPALLI

37	RAYACHOTY	RAYACHOTY	GALIVEEDU
38	MYDUKUR	MYDUKUR	KHAJIPET
39	S.A.KASINAYANA	S.A.KASINAYANA	KALASAPADU
40	SAMBEPALLI	SAMBEPALLI	T.SUNDUPALLI
41	SIDHAVATAM	SIDHAVATAM	VONTIMITTA
42	SIMHADRI PURAM	SIMHADRI PURAM	THONDUR
43	THONDUR	THONDUR	MUDDANUR
44	T SUNDUPALLE	T SUNDUPALLE	VEERABALLE
45	VALLUR	VALLUR	KHAJIPET
46	VEERABALLE	VEERABALLE	RAMAPURAM
47	VEMPALLE	VEMPALLE	VEMULA
48	VEMULA	VEMULA	PULIVENDULA
49	VN PALLE	VN PALLE	VEMPALLE
50	VONTIMITTA	VONTIMITTA	NANDALUR
51	YERRAGUNTALA	YERRAGUNTALA	KAMALAPURAM

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

### *Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### **EAST GODAVARI District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS		Annexure II. 4 .a	
Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ADDATEEGALA	ADDATEEGALA	RAJAVOMMANGI
2	AINAVALLI	AINAVALLI	MUMMIDIVARAM
3	ALAMURU	ALAMURU	KAPILESWARAPURAM
4	ALLAVARAM	ALLAVARAM	AMALAPURAM
5	AMALAPURAM	AMALAPURAM	AINAVALLI
6	AMBAJIPETA	AMBAJIPETA	AMALAPURAM
7	ANAPARTHY	ANAPARTHY	MANDAPETA
8	ATREYAPURAM	ATREYAPURAM	RAJAHMUDRY (R)
9	BICCAVOLI	BICCAVOLI	RANGAMPETA
10	DEVIPATNAM	DEVIPATNAM	RAMPACHODAVARAM
11	ELESWARAM	ELESWARAM	KIRLAMPUDI
12	GANDEPALLE	GANDEPALLE	PEEDAPURAM
13	GANGAVARAM	GANGAVARAM	RAMPACHODAVARAM
14	GOKAVARAM	GOKAVARAM	KORUKONDA
15	GOLLAPROLU	GOLLAPROLU	SANKHAVARAM
16	JAGGAMPETA	JAGGAMPETA	GANDEPALLI
17	KADIAM	KADIAM	ATREYAPURAM
18	KAJULURU	KAJULURU	KARAPA
19	KAKINADA(U)	KAKINADA(U)	KAKINADA (R)
20	KAKINADA (R)	KAKINADA (R)	SAMALKOTA
21	KAPILESWARAPURAM	KAPILESWARAPURAM	KOTHAPETA
22	KARAPA	KARAPA	PEDAPUDI
23	KATRENKONA	KATRENKONA	POLAVARAM
24	KIRLAMPUDI	KIRLAMPUDI	JAGGAMPETA
25	KORUKONDA	KORUKONDA	SEETHANAGARAM
26	KOTANANDURU	KOTANANDURU	TUNI
27	KOTHAPALLE	KOTHAPALLE	GOLLAPROLU
28	KOTHAPETA	KOTHAPETA	RAVULAPALEM
29	MALIKIPURAM	MALIKIPURAM	RAZOLE
30	MAMIDIKUDURU	MAMIDIKUDURU	ALLAVARAM

31	MANDAPETA	MANDAPETA	RAJANAGARAM
32	MAREDUMILLI	MAREDUMILLI	RAMAVARAM
33	MUMMIDIVARAM	MUMMIDIVARAM	POLAVARAM
34	P GANNAVARAM	P GANNAVARAM	AMBAJIPETA
35	PAMARRU	PAMARRU	AINAVALLI
36	PEDAPUDI	PEDAPUDI	BICCAVOLU
37	PEDDAPURAM	PEDDAPURAM	KIRLAMPUDI
38	PITHAPURAM	PITHAPURAM	GOLLAPROLU
39	POLAVARAM	POLAVARAM	THALLAREVU
40	PRATHIPADU	PRATHIPADU	ELESWARAM
41	RAJAHMUNDRI(U)	RAJAHMUNDRI(U)	RAJAHMUNDRI (R)
42	RAJAHMUNDRI (R)	RAJAHMUNDRI (R)	RAJANAGARAM
43	RAJANAGARAM	RAJANAGARAM	KORUKONDA
44	RAJAVOMMANGI	RAJAVOMMANGI	KOTANADURU
45	RAMACHANDRAPURAM	RAMACHANDRAPURAM	RAYAVARAM
46	RAMAVARAM	RAMAVARAM	ADDATEEGALA
47	RAMPACHODAVARAM	RAMPACHODAVARAM	MAREDUMILLI
48	RANGAMPETA	RANGAMPETA	GANDEPALLI
49	RAVULAPALEM	RAVULAPALEM	ATREYAPURAM
50	RAYAVARAM	RAYAVARAM	KAPILESWARAPURAM
51	RAZOLE	RAZOLE	MAMIDIKUDURU
52	SAKHINETIPALLE	SAKHINETIPALLE	MALIKIPURAM
53	SAMALKOTA	SAMALKOTA	PEDDAPURAM
54	SANKHAVARAM	SANKHAVARAM	PRATHIPADU
55	SEETANAGARAM	SEETANAGARAM	DEVIPATNAM
56	THALLAREVU	THALLAREVU	KAJULURU
57	THONDANGI	THONDANGI	SANKHAVARAM
58	TUNI	TUNI	THONDANGI
59	UPPALAGUPTAM	UPPALAGUPTAM	KATRENIKONA

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

### *Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### **KARIMNAGAR District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure II. 5 .a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	BEJJANKI	BEJJANKI	KOHEDA
2	BHEEMDEVARAPALLE	BHEEMDEVARAPALLE	HUZURABAD
3	BOINAPALLE	BOINAPALLE	VEMULAWADA
4	CHANDURTHI	CHANDURTHI	KONARAOPETA
5	CHIGURUMAMIDI	CHIGURUMAMIDI	HUSNABAD
6	CHOPPADANDI	CHOPPADANDI	JULAPLLI
7	DHARMAPURI	DHARMAPURI	GOLLAPALLI
8	DHARMARAM	DHARMARAM	CHOPPADANDI
9	ELEGAID	ELEGAID	JULAPLLI
10	ELKATHURTHI	ELKATHURTHI	BHEEMDEVARAPALLE
11	ELLANTHAKUNTA	ELLANTHAKUNTA	BEJJANKI
12	GAMBHIRAOPET	GAMBHIRAOPET	MUSTABAD
13	GANGADHARA	GANGADHARA	RAMADUGU
14	GOLLAPALLE	GOLLAPALLE	PEGADAPALLI
15	HUSNABAD	HUSNABAD	BHEEMDEVARAPALLE
16	HUZURABAD	HUZURABAD	KAMALAPUR
17	IBRAHIMPATNAM	IBRAHIMPATNAM	MALLAPUR
18	JAGITAL	JAGITAL	SARANGAPUR
19	JAMMIKUNTA	JAMMIKUNTA	VEENAVAKA
20	JULAPLLI	JULAPLLI	DHARMARAM

21	KAMALAPUR	KAMALAPUR	ELKATHURTHI
22	KAMANPUR	KAMANPUR	MUTHARAM MANTHANI
23	KARIMNAGAR	KARIMNAGAR	BEJJANKI
24	KATARAM	KATARAM	MALHARRAO
25	KATHLAPUR	KATHLAPUR	CHANDURTHI
26	KESAVAPATNAM	KESAVAPATNAM	HUZURABAD
27	KODIMIAL	KODIMIAL	MALLIAL
28	KOHEDA	KOHEDA	HUSNABAD
29	KONARAOPETA	KONARAOPETA	YELLAREDDIPETA
30	KORATLA	KORATLA	METPALLE
31	MAHADEVPUR	MAHADEVPUR	MUTHARAM(MAH)
32	MALHARRAO	MALHARRAO	MUTHARAM MANTHANI
33	MALLAPUR	MALLAPUR	RAIKAL
34	MALLIAL	MALLIAL	JAGITAL
35	MANAKONDUR	MANAKONDUR	SULTANABAD
36	MANTHANI	MANTHANI	MALHARRAO
37	MEDIPALLI	MEDIPALLI	KATHLAPUR
38	METPALLE	METPALLE	KATHLAPUR
39	MUSTABAD	MUSTABAD	SIRSILLA
40	MUTHARAM MANTHANI	MUTHARAM MANTHANI	SRIRAMPUR
41	MUTHARAM(MAH)	MUTHARAM(MAH)	KATARAM
42	ODELA	ODELA	VEENAVAKA
43	PEDDAPALLI	PEDDAPALLI	SULTANABAD
44	PEGADAPALLI	PEGADAPALLI	DHARMARAM
45	RAIKAL	RAIKAL	SARANGAPUR
46	RAMADUGU	RAMADUGU	KARIMNAGAR
47	RAMAGUNDAM	RAMAGUNDAM	KAMANPUR
48	SAIDAPUR	SAIDAPUR	KESAVAPATNAM
49	SARANGAPUR	SARANGAPUR	DHARMAPURI
50	SIRSILLA	SIRSILLA	ELLANTHAKUNTA
51	SRIRAMPUR	SRIRAMPUR	PEDDAPALLI
52	SULTANABAD	SULTANABAD	JULAPALLI
53	THIMMAPUR	THIMMAPUR	MANAKONDUR
54	VELGATOOR	VELGATOOR	DHARMARAM
55	VEENAVANKA	VEENAVANKA	KESAVAPATNAM
56	VEMULAWADA	VEMULAWADA	SIRSILLA
57	YELLAREDDIPETA	YELLAREDDIPETA	MUSTABAD

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### KHAMMAM District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 6 .a

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ASWAPURAM	ASWAPURAM	DUMMUGUEM
2	ASWRAOPETA	ASWRAOPETA	DAMMAPETA
3	BAYYARAM	BAYYARAM	YELLANDU
4	BHADRACHALAM	BHADRACHALAM	BURGAMPAD
5	BONAKAL	BONAKAL	WYRA
6	BURGAMPAD	BURGAMPAD	PALAWANCHA
7	CHANDRUGONDA	CHANDRUGONDA	JULURPAD
8	CHERLA	CHERLA	MANUGURU
9	CHINTAKANI	CHINTAKANI	KHAMMAM (R)
10	CHINTOOR	CHINTOOR	KUNAVARAM
11	DAMMAPETA	DAMMAPETA	SATHUPALLY

12	DUMMUGUDEM	DUMMUGUDEM	BHADRACHALAM
13	ENKOOR	ENKOOR	THALLADA
14	GARLA	GARLA	BAYYARAM
15	GUNDALA	GUNDALA	PINAPAKA
16	JULURPAD	JULURPAD	ENKOOR
17	KALLURU	KALLURU	PENUBALLY
18	KAMEPELLY	KAMEPELLY	SINGARENI
19	KHAMMAM (R)	KHAMMAM (R)	KHAMMAM(U)
20	KHAMMAM(U)	KHAMMAM(U)	KONIJERLA
21	KONIJERLA	KONIJERLA	WYRA
22	KOTHAGUDEM	KOTHAGUDEM	TEKULAPALLY
23	KUKKUNOOR	KUKKUNOOR	VELAIRPAD
24	KUNAVARAM	KUNAVARAM	V.R.PURAM
25	KUSUMANCHI	KUSUMANCHI	KHAMMAM (R)
26	MADHIRA	MADHIRA	BONAKAL
27	MANUGURU	MANUGURU	ASWAPURAM
28	MUDIGONDA	MUDIGONDA	CHINTAKANI
29	MULKALAPALLY	MULKALAPALLY	DAMMAPETA
30	NELAKONDAPALLY	NELAKONDAPALLY	MUDIGONDA
31	PALWANCHA	PALWANCHA	KOTHAGUDEM
32	PENUBALLY	PENUBALLY	CHANDRUGONDA
33	PINAPAKA	PINAPAKA	MANUGURU
34	SATHUPALLY	SATHUPALLY	PENUBALLY
35	SINGARENI	SINGARENI	YELLANDU
36	TEKULAPALLY	TEKULAPALLY	GUNDALA
37	THALLADA	THALLADA	KALLURU
38	TIRUMALAYAPALEM	TIRUMALAYAPALEM	KUSUMANCHI
39	V.R.PURAM	V.R.PURAM	VELAIRPAD
40	VELAIRPAD	VELAIRPAD	ASWRAOPETA
41	VEMSOOR	VEMSOOR	SATHUPALLY
42	VENKATAPURAM	VENKATAPURAM	PINAPAKA
43	WAZEEDU	WAZEEDU	VENKATAPURAM
44	WYRA	WYRA	THALLADA
45	YELLANDU	YELLANDU	TEKULAPALLY
46	YERRUPALEM	YERRUPALEM	MADHIRA

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### KRISHNA District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 7 .a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	A KONDURU	A KONDURU	VISSANNAPET
2	AGIRIPALLE	AGIRIPALLE	NIZVID
3	AVANIGADDA	AVANIGADDA	MOPIDEVI



4	BANTUMILLI	BANTUMILLI	PEDANA
5	BAPULAPADU	BAPULAPADU	UNGUTURU
6	CHALLAPALLI	CHALLAPALLI	GHANTASALA
7	CHANDRALAPADU	CHANDRALAPADU	KANCHIKACHERLA
8	CHATRAI	CHATRAI	MUSUNURU
9	G KONDURU	G KONDURU	MYLAVARAM
10	GAMPALAGUDEM	GAMPALAGUDEM	TIRUVURU
11	GANNAVARAM	GANNAVARAM	AGIRIPALLE
12	GHANTASALA	GHANTASALA	PAMIDIMUKKALA
13	GUDIVADA	GUDIVADA	PEDAPARUPUDI
14	GUDLAVALLERU	GUDLAVALLERU	PAMARRU
15	GUDUR	GUDUR	GHANTASALA
16	IBRAHIMPATNAM	IBRAHIMPATNAM	G KONDURU
17	JAGGAYYAPETA	JAGGAYYAPETA	VATSAVAI
18	KAIKALUR	KAIKALUR	KALIDINDI
19	KALIDINDI	KALIDINDI	KRUTHIVENNU
20	KANCHIKACHERLA	KANCHIKACHERLA	VEERULAPADU
21	KANKIPADU	KANKIPADU	THOTLAVALLURU
22	KODURU	KODURU	MACHILIPATNAM
23	KRUTHIVENNU	KRUTHIVENNU	BANTUMILLI
24	MACHILIPATNAM	MACHILIPATNAM	GUDUR
25	MANDAVALLI	MANDAVALLI	KAIKALUR
26	MOPIDEVI	MOPIDEVI	CHALLAPALLI
27	MOVVA	MOVVA	GHANTASALA
28	MUDINEPALLI	MUDINEPALLI	BANTUMILLI
29	MUSUNURU	MUSUNURU	NIZVID
30	MYLAVARAM	MYLAVARAM	REDDIGUDEM
31	NAGAYALANKA	NAGAYALANKA	KODURU
32	NANDIGAMA	NANDIGAMA	CHANDRALAPADU
33	NANDIVADA	NANDIVADA	MANDAVALLI
34	NIZVID	NIZVID	REDDIGUDEM
35	PAMARRU	PAMARRU	MOVVA
36	PAMIDIMUKKALA	PAMIDIMUKKALA	MOVVA
37	PEDANA	PEDANA	GUDLAVALLERU
38	PEDAPARUPUDI	PEDAPARUPUDI	UNGUTURU
39	PENAMALURU	PENAMALURU	VIJAYAWADA URBAN
40	PENUGANCHIPROLU	PENUGANCHIPROLU	NANDIGAMA
41	REDDIGUDEM	REDDIGUDEM	A KONDURU
42	THOTLAVALLURU	THOTLAVALLURU	PAMIDIMUKKALA
43	TIRUVURU	TIRUVURU	A KONDURU
44	UNGUTURU	UNGUTURU	GANNAVARAM
45	VATSAVAI	VATSAVAI	PENUGANCHIPROLU
46	VEERULAPADU	VEERULAPADU	NANDIGAMA
47	VIJAYAWADA RURAL	VIJAYAWADA RURAL	G KONDURU
48	VIJAYAWADA URBAN	VIJAYAWADA URBAN	VIJAYAWADA RURAL
49	VISSANNAPET	VISSANNAPET	CHATRAI
50	VUYYURU	VUYYURU	PEDAPARUPUD

## KURNOOL District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 8.a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ADONI	ADONI	ASPARI
2	ALLAGADDA	ALLAGADDA	UYVALAWADA
3	ALUR	ALUR	HALAHARVI
4	ASPARI	ASPARI	ALUR
5	ATMAKUR	ATMAKUR	VELGODU
6	BANAGANAPALLI	BANAGANAPALLI	OWK
7	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI
8	BETHAMCHERLA	BETHAMCHERLA	BANAGANAPALLI
9	C.BELAGAL	C.BELAGAL	GUDUR
10	CHAGALAMARRI	CHAGALAMARRI	ALLAGADDA
11	CHIPPAGIRI	CHIPPAGIRI	ALUR
12	DEVANAKONDA	DEVANAKONDA	KRISHNAGIRI
13	DHONE	DHONE	VELDURTHY
14	DORNIPADU	DORNIPADU	ALLAGADDA
15	GADIVEMULA	GADIVEMULA	PANYAM
16	GONEGANDLA	GONEGANDLA	DEVANAKONDA
17	GOSPADU	GOSPADU	SIRIVEL
18	GUDUR	GUDUR	KODUMUR
19	HALAHARVI	HALAHARVI	CHIPPAGIRI
20	HOLAGUNDA	HOLAGUNDA	ADONI
21	J.BUNGLOW	J.BUNGLOW	MIDTHUR
22	KALLUR	KALLUR	VELDURTHY
23	KODUMUR	KODUMUR	KALLUR
24	KOILKUNTALA	KOILKUNTALA	BANAGANAPALLI
25	KOLIMIGUNDLA	KOLIMIGUNDLA	OWK
26	KOSIGI	KOSIGI	MANTRALAYAM
27	KOTHAPALLI	KOTHAPALLI	ATMAKUR
28	KOWTHALAM	KOWTHALAM	ADONI
29	KRISHNAGIRI	KRISHNAGIRI	DHONE
30	KURNOOL	KURNOOL	KALLUR
31	MADDIKERA	MADDIKERA	PATTIKONDA
32	MAHANANDI	MAHANANDI	SIRIVEL
33	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
34	MIDTHUR	MIDTHUR	GADIVEMULA
35	NANDAVARAM	NANDAVARAM	YEMMIGANUR
36	NANDIKOTKUR	NANDIKOTKUR	MIDTHUR
37	NANDYAL	NANDYAL	MAHANANDI
38	ORVAKAL	ORVAKAL	PANYAM
39	OWK	OWK	PEAPULLY
40	PAGIDYALA	PAGIDYALA	J.BUNGLOW
41	PAMULAPADU	PAMULAPADU	J.BUNGLOW
42	PANYAM	PANYAM	NANDYAL
43	PATTIKONDA	PATTIKONDA	ASPARI
44	PEAPULLY	PEAPULLY	DHONE
45	PEDDAKADUBUR	PEDDAKADUBUR	ADONI
46	RUDRAVARAM	RUDRAVARAM	ALLAGADDA
47	SANJAMALA	SANJAMALA	OWK
48	SIRIVEL	SIRIVEL	RUDRAVARAM
49	SRISAILAM	SRISAILAM	ATMAKUR
50	TUGGALI	TUGGALI	PATTIKONDA
51	UYVALAWADA	UYVALAWADA	SANJAMALA
52	VELDURTHY	VELDURTHY	BETHAMCHERLA

53	VELGODU	VELGODU	BANDI ATMAKUR
54	YEMMIGANUR	YEMMIGANUR	GONEGANDLA

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

### *Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### **MAHABUBNAGAR District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure II. 9 .a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ACHAMPETA	ACHAMPETA	AMRABAD
2	ADDAKAL	ADDAKAL	DEVARKADRA
3	AIZA	AIZA	WADDEPALLE
4	ALAMPUR	ALAMPUR	VEEPANGANDLA
5	AMANGAL	AMANGAL	MADGUL
6	AMRABAD	AMRABAD	BALAMOOR
7	ATMAKUR	ATMAKUR	KOTHAKOTA
8	BALAMOOR	BALAMOOR	LINGAL
9	BALANAGAR	BALANAGAR	JADCHERLA
10	BHOOTHPUR	BHOOTHPUR	MAHABUBNAGAR
11	BIJINAPALLE	BIJINAPALLE	TADOOR
12	BOMMARASPETA	BOMMARASPETA	KOSGI
13	C C KUNTA	C C KUNTA	KOTHAKOTA
14	DAMMARAGIDDA	DAMMARAGIDDA	MADDUR
15	DEVARKADRA	DEVARKADRA	C C KUNTA
16	DHANWADA	DHANWADA	NARAYANPET
17	DHARUR	DHARUR	GHATTU
18	DOULATABAD	DOULATABAD	DAMMARAGIDDA
19	FARUQNAGAR	FARUQNAGAR	KESHAMPETA
20	GADWAL	GADWAL	DHARUR
21	GHANPUR	GHANPUR	BIJINAPALLE
22	GHATTU	GHATTU	AIZA
23	GOPALPETA	GOPALPETA	NAGAR KURNOOL
24	HANWADA	HANWADA	MAHABUBNAGAR
25	ITIKYAL	ITIKYAL	MANOPADU
26	JADCHERLA	JADCHERLA	MIDJIL
27	KALWAKURTHY	KALWAKURTHY	VANGOOR
28	KESHAMPETA	KESHAMPETA	TALAKONDAPALLE
29	KODAIR	KODAIR	PANGAL
30	KODANGAL	KODANGAL	BOMMARASPETA
31	KOILKONDA	KOILKONDA	HANWADA
32	KOLLAPUR	KOLLAPUR	PEDDAKOTHAPALLE
33	KONDURG	KONDURG	FARUQNAGAR
34	KOSGI	KOSGI	DOULATABAD
35	KOTHAKOTA	KOTHAKOTA	PEDDAMANDADI
36	KOTHUR	KOTHUR	FARUQNAGAR
37	LINGAL	LINGAL	PEDDAKOTHAPALLE
38	MADDUR	MADDUR	KOILKONDA
39	MADGUL	MADGUL	VELDANDA
40	MAHABUBNAGAR	MAHABUBNAGAR	KOILKONDA
41	MAKTHAL	MAKTHAL	NARVA
42	MALDAKAL	MALDAKAL	GHATTU
43	MANGANOUR	MANGANOUR	MAKTHAL
44	MANOPADU	MANOPADU	ALAMPUR
45	MIDJIL	MIDJIL	VANGOOR
46	NAGAR KURNOOL	NAGAR KURNOOL	TELKAPALLE
47	NARAYANPET	NARAYANPET	UTKOOR
48	NARVA	NARVA	C C KUNTA
49	NAWABPET	NAWABPET	BALANAGAR
50	PANGAL	PANGAL	PEBBAIR
51	PEBBAIR	PEBBAIR	ITIKYAL

52	PEDDAKOTHAPALLE	PEDDAKOTHAPALLE	KODAIR
53	PEDDAMANDADI	PEDDAMANDADI	WANAPARTHY
54	TADOOR	TADOOR	KALWAKURTHY
55	TALAKONDAPALLE	TALAKONDAPALLE	AMANGAL
56	TELKAPALLE	TELKAPALLE	LINGAL
57	THIMMAJIPETA	THIMMAJIPETA	KALWAKURTHY
58	UPPUNUTHALA	UPPUNUTHALA	ACHAMPETA
59	UTKOOR	UTKOOR	MAKTHAL
60	VANGOOR	VANGOOR	VELDANDA
61	VEEPANGANDLA	VEEPANGANDLA	KOLLAPUR
62	VELDANDA	VELDANDA	MADGUL
63	WADDEPALLE	WADDEPALLE	MANOPADU
64	WANAPARTHY	WANAPARTHY	KOTHAKOTA

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### MEDAK District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 10 .a

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ALLADURGE	ALLADURGE	TEKMAL
2	ANDOLE	ANDOLE	PULKAL
3	CHEGUNTA	CHEGUNTA	SHANKARAMPET [R]
4	CHINNAKODUR	CHINNAKODUR	SIDDIPET
5	DOULTABAD	DOULTABAD	HATHNOORA
6	DUBBAK	DUBBAK	MIRDODDI
7	GAJWEL	GAJWEL	TUPRAN
8	HATHNOORA	HATHNOORA	ANDOLE
9	JAGDEVPUR	JAGDEVPUR	GAJWEL
10	JHARASANGAM	JHARASANGAM	RAIKODE
11	JINNARAM	JINNARAM	PATANCHERU
12	KALHER	KALHER	NARAYANKHED
13	KANGTI	KANGTI	KALHER
14	KOHIR	KOHIR	ZAHEERABAD
15	KONDAPAK	KONDAPAK	SIDDIPET
16	KONDAPUR	KONDAPUR	SANGAREDDY
17	KOWDIPALLI	KOWDIPALLI	ANDOLE
18	KULCHARAM	KULCHARAM	KOWDIPALLE
19	MANOOR	MANOOR	NARAYANKHED
20	MEDAK	MEDAK	SHANKARAMPET [R]
21	MIRDODDI	MIRDODDI	DOULTABAD
22	MULUG	MULUG	JAGDEVPUR
23	MUNPALLE	MUNPALLE	JHARASANGAM
24	NANGANUR	NANGANUR	KONDAPAK
25	NARAYANKHED	NARAYANKHED	REGODE
26	NARSAPUR	NARSAPUR	HATHNOORA
27	NYALKAL	NYALKAL	JHARASANGAM
28	PAPANNAPET	PAPANNAPET	KULCHARAM
29	PATANCHERU	PATANCHERU	SANGAREDDY
30	PULKAL	PULKAL	HATHNOORA
31	RAIKODE	RAIKODE	NYALKAL
32	RAMAYAMPET	RAMAYAMPET	MEDAK
33	RAMCHANDRAPURAM	RAMCHANDRAPURAM	PATANCHERU
34	REGODE	REGODE	ALLADURGE
35	SADASIVPET	SADASIVPET	KONDAPUR
36	SANGA REDDY	SANGA REDDY	PULKAL
37	SHANKARAMPET - A	SHANKARAMPET - A	KALHER
38	SHANKARAMPET [R]	SHANKARAMPET [R]	YELDURTHY
39	SHIVAMPET	SHIVAMPET	NARSAPUR

40	SIDDIPET	SIDDIPET	DUBBAK
41	TEKMAL	TEKMAL	PAPANNAPET
42	THOGUNTA	THOGUNTA	KONDAPAK
43	TUPRAN	TUPRAN	SHIVAMPET
44	WARGAL	WARGAL	MULUG
45	YELDURTHY	YELDURTHY	SHIVAMPET
46	ZAIRABAD	ZAIRABAD	JHARASANGAM

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### NALGONDA District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 11 .a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ALAIR	ALAIR	RAJAPET
2	ANUMULA	ANUMULA	PEDDAVURA
3	ATMAKUR(M)	ATMAKUR(M)	VALIGONDA
4	ATMAKUR(S)	ATMAKUR(S)	MOTHEY
5	BHUVANAGIRI	BHUVANAGIRI	BIBINAGAR
6	BIBINAGAR	BIBINAGAR	POCHAMPALLE
7	BOMMALARAMARAM	BOMMALARAMARAM	YADAGIRIGUTTA
8	CHANDAMPET	CHANDAMPET	PEDDA ADISERLAPALLE
9	CHANDUR	CHANDUR	NAMPALLE
10	CHILKUR	CHILKUR	KODAD
11	CHINTHAPALLE	CHINTHAPALLE	MARRIGUEDEM
12	CHITYALA	CHITYALA	NARKETPALLE
13	CHIVVEMULA	CHIVVEMULA	PENPAHAD
14	CHOUTUPPAL	CHOUTUPPAL	NARAYANAPUR
15	DAMERACHERLA	DAMERACHERLA	MIRYALAGUDA
16	DEVARAKONDA	DEVARAKONDA	GUNDLAPALLE
17	GARIDEPALLE	GARIDEPALLE	HUZURNAGAR
18	GUNDALA	GUNDALA	TURKAPALLE
19	GUNDLAPALLE	GUNDLAPALLE	CHANDAMPET
20	GURRAMPODE	GURRAMPODE	NAMPALLE
21	HUZURNAGAR	HUZURNAGAR	MELLACHERUVU
22	JAIREDDIGUEDEM	JAIREDDIGUEDEM	SURYAPET
23	KANGAL	KANGAL	GURRAMPODE
24	KATTANGOOR	KATTANGOOR	SALIGOURARAM
25	KETHEPALLE	KETHEPALLE	SURYAPET
26	KODAD	KODAD	MELLACHERUVU
27	MARRIGUEDEM	MARRIGUEDEM	NAMPALLE
28	MATTAMPALLE	MATTAMPALLE	NEREDCHERLA
29	MELLACHERUVU	MELLACHERUVU	MATTAMPALLE
30	MIRYALAGUDA	MIRYALAGUDA	THRIPURARAM
31	MOTHEY	MOTHEY	MUNAGALA

32	MOTHKUR	MOTHKUR	ATMAKUR(M)
33	MUNAGALA	MUNAGALA	PENPAHAD
34	MUNUGODE	MUNUGODE	CHANDUR
35	NAKREKAL	NAKREKAL	KETHEPALLE
36	NALGONDA	NALGONDA	KANGAL
37	NAMPALLE	NAMPALLE	CHINTHAPALLE
38	NANDIGUEDEM	NANDIGUEDEM	MUNAGALA
39	NARAYANAPUR	NARAYANAPUR	MUNUGODE
40	NARKETPALLE	NARKETPALLE	KATTANGOOR
41	NEREDCHERLA	NEREDCHERLA	MIRYALAGUDA
42	NIDAMANUR	NIDAMANUR	ANUMULA
43	NIUTHANKAL	NIUTHANKAL	ATMAKUR(S)
44	PEDDA ADISERLAPALLE	PEDDA ADISERLAPALLE	GURRAMPODE
45	PEDDAVURA	PEDDAVURA	PEDDA ADISERLAPALLE
46	PENPAHAD	PENPAHAD	GARIDEPALLE
47	POCHAMPALLE	POCHAMPALLE	CHOUTUPPAL
48	RAJAPET	RAJAPET	BHUVANAGIRI
49	RAMANNAPETA	RAMANNAPETA	CHITYALA
50	SALIGOURARAM	SALIGOURARAM	NAKREKAL
51	SURYAPET	SURYAPET	CHIVVEMULA
52	THIPPARTHI	THIPPARTHI	NALGONDA
53	TIRUMALAGIRI	TIRUMALAGIRI	TUNGATURTHI
54	THRIPURARAM	THRIPURARAM	NIDAMANUR
55	TUNGATURTHI	TUNGATURTHI	NIUTHANKAL
56	TURKAPALLE	TURKAPALLE	RAJAPET
57	VALIGONDA	VALIGONDA	BHUVANAGIRI
58	VEMULAPALLE	VEMULAPALLE	THIPPARTHI
59	YADAGIRIGUTTA	YADAGIRIGUTTA	TURKAPALLE

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

### *Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### **PRAKASAM District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure II. 12 .a

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ADDANKI	ADDANKI	MUNDLAMURU
2	ARDHAVEEDU	ARDHAVEEDU	MARKAPUR
3	BALLIKURUVA	BALLIKURUVA	MARTUR
4	BESTAVARIPETA	BESTAVARIPETA	C.S.PURAM
5	C.S.PURAM	C.S.PURAM	VELIGANDLA
6	CHIMAKURTHI	CHIMAKURTHI	SANTHANUTHALAPADU
7	CHINAGANJAM	CHINAGANJAM	NAGULUPPALAPADU
8	CHIRALA	CHIRALA	KARAMCHEDU
9	CUMBUM	CUMBUM	RACHERLA
10	DARSI	DARSI	THALLUR
11	DONAKONDA	DONAKONDA	KURICHEDU
12	DORNALA	DORNALA	YERRAGONDAPALEM
13	GIDDALURU	GIDDALURU	KOMAROLU
14	GUDLURU	GUDLURU	ULAVAPADU
15	HANUMANTHUNIPADU	HANUMANTHUNIPADU	KONAKANAMITLA
16	INKOLLU	INKOLLU	J.PANGULURU
17	J.PANGULURU	J.PANGULURU	ADDANKI
18	KANDUKUR	KANDUKUR	SINGARAYAKONDA
19	KANIGIRI	KANIGIRI	HANUMANTHUNIPADU
20	KARAMCHEDU	KARAMCHEDU	PARCHUR
21	KOMAROLU	KOMAROLU	BESTAVARIPETA
22	KONAKANAMITLA	KONAKANAMITLA	TARLAPADU
23	KONDAPI	KONDAPI	MARRIPUDI

24	KORISAPADU	KORISAPADU	J.PANGULURU
25	KOTHAPATNAM	KOTHAPATNAM	ONGOLE
26	KURICHEDU	KURICHEDU	TRIPURANTHAKAM
27	LINGASAMUDRAM	LINGASAMUDRAM	GUDLURU
28	MADDIPADU	MADDIPADU	CHIMAKURTHI
29	MARKAPUR	MARKAPUR	DONAKONDA
30	MARRIPUDI	MARRIPUDI	PODILI
31	MARTUR	MARTUR	J.PANGULURU
32	MUNDLAMURU	MUNDLAMURU	DARSI
33	NAGULUPPALAPADU	NAGULUPPALAPADU	MADDIPADU
34	ONGOLE	ONGOLE	TANGUTUR
35	PAMUR	PAMUR	PEDACHERLOPALLE
36	PARCHUR	PARCHUR	YEDDANAPUDI
37	PEDAARAVEEDU	PEDAARAVEEDU	MARKAPUR
38	PEDACHERLOPALLE	PEDACHERLOPALLE	PONNALURU
39	PODILI	PODILI	KONAKANAMITLA
40	PONNALURU	PONNALURU	VOLETIVARIPALEM
41	PULLALACHERUVU	PULLALACHERUVU	YERRAGONDAPALEM
42	RACHERLA	RACHERLA	BESTAVARIPETA
43	SANTHAMAGULURU	SANTHAMAGULURU	BALLIKURUVA
44	SANTHANUTHALAPADU	SANTHANUTHALAPADU	ONGOLE
45	SINGARAYAKONDA	SINGARAYAKONDA	ULAVAPADU
46	TANGUTUR	TANGUTUR	KOTHAPATNAM
47	TARLAPADU	TARLAPADU	MARKAPUR
48	THALLUR	THALLUR	CHIMAKURTHI
49	TRIPURANTHAKAM	TRIPURANTHAKAM	PULLALACHERUVU
50	ULAVAPADU	ULAVAPADU	KANDUKUR
51	VELIGANDLA	VELIGANDLA	HANUMANTHUNIPADU
52	VETAPALEM	VETAPALEM	CHIRALA
53	VOLETIVARIPALEM	VOLETIVARIPALEM	LINGASAMUDRAM
54	YEDDANAPUDI	YEDDANAPUDI	MARTUR
55	YERRAGONDAPALEM	YERRAGONDAPALEM	TRIPURANTHAKAM
56	ZARUGUMILLI	ZARUGUMILLI	KONDAPI

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### RANGA REDDY District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 13 .a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	BALANAGAR	BALANAGAR	SERILINGAMPALLE
2	BANTARAM	BANTARAM	PEDDEMUL
3	BASHEERABAD	BASHEERABAD	TANDUR
4	CHEVELLA	CHEVELLA	PUDUR
5	DHARUR	DHARUR	PEDDEMUL
6	DOMA	DOMA	PARIGI
7	GANGDEED	GANGDEED	KULKACHARLA
8	GHATKESAR	GHATKESAR	HAYATHNAGAR
9	HAYATHNAGAR	HAYATHNAGAR	IBRAHIMPATNAM
10	IBRAHIMPATNAM	IBRAHIMPATNAM	KANDUKUR
11	KANDUKUR	KANDUKUR	MAHESWARAM
12	KEESARA	KEESARA	GHATKESAR
13	KULKACHARLA	KULKACHARLA	DOMA
14	MAHESWARAM	MAHESWARAM	SHAMSHABAD
15	MALKAJGIRI	MALKAJGIRI	SHAMIRPET

16	MANCHAL	MANCHAL	IBRAHIMPATNAM
17	MARPALLE	MARPALLE	BANTARAM
18	MEDCHAL	MEDCHAL	SHAMIRPET
19	MOINABAD	MOINABAD	CHEVELLA
20	MOMINPET	MOMINPET	BANTARAM
21	NAWPET	NAWPET	VIKARABAD
22	PARIGI	PARIGI	PUDUR
23	PEDDEMUL	PEDDEMUL	TANDUR
24	PUDUR	PUDUR	VIKARABAD
25	QUTHBULLAPUR	QUTHBULLAPUR	MEDCHAL
26	RAJENDRANAGAR	RAJENDRANAGAR	MOINABAD
27	SAROORNAGAR	SAROORNAGAR	HAYATHNAGAR
28	SERILINGAMPALLE	SERILINGAMPALLE	RAJENDRANAGAR
29	SHABAD	SHABAD	CHEVELLA
30	SHAMIRPET	SHAMIRPET	KEESARA
31	SHAMSHABAD	SHAMSHABAD	MOINABAD
32	SHANKARPALLE	SHANKARPALLE	CHEVELLA
33	TANDUR	TANDUR	YELAL
34	UPPAL	UPPAL	GHATKESAR
35	VIKARABAD	VIKARABAD	DHARUR
36	YACHARAM	YACHARAM	MANCHAL
37	YELAL	YELAL	DHARUR

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### SRIKAKULAM District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 14 .a

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	AMADALAVALASA	AMADALAVALASA	SRIKAKULAM
2	BHAMINI	BHAMINI	SEETHAMPETA
3	BURJA	BURJA	SEETHAMPETA
4	ETCHERLA	ETCHERLA	SRIKAKULAM
5	GANGUVARI SINGADAM	GANGUVARI SINGADAM	PONDURU
6	GARA	GARA	POLAKI
7	HIRAMANDALAM	HIRAMANDALAM	SARAVAKOTA



8	ICHCHAPURAM	ICHCHAPURAM	KAVITI
9	JALUMURU	JALUMURU	SARAVAKOTA
10	KANCHILI	KANCHILI	SOMPETA
11	KAVITI	KAVITI	KANCHILI
12	KOTABOMMALI	KOTABOMMALI	SANTHABOMMALI
13	KOTHURU	KOTHURU	HIRAMANDALAM
14	LAVERU	LAVERU	ETCHERLA
15	MANDASA	MANDASA	PALASA
16	MELIAPUTTI	MELIAPUTTI	NANDIGAM
17	NANDIGAM	NANDIGAM	VAJRAPUKOTHURU
18	NARASANNAPETA	NARASANNAPETA	JALUMURU
19	PALAKONDA	PALAKONDA	SEETHAMPETA
20	PALASA	PALASA	MELIAPUTTI
21	PATHAPATNAM	PATHAPATNAM	MELIAPUTTI
22	POLAKI	POLAKI	NARASANNAPETA
23	PONDURU	PONDURU	ETCHERLA
24	RAJAM	RAJAM	GANGUVARI SINGADAM
25	RANASTHALAM	RANASTHALAM	LAVERU
26	REGIDIAMADALAVALASA	REGIDIAMADALAVALASA	PALAKONDA
27	SANTHABOMMALI	SANTHABOMMALI	TEKKALI
28	SANTHAKAVITI	SANTHAKAVITI	REGIDIAMADALAVALASA
29	SARAVAKOTA	SARAVAKOTA	PATHAPATNAM
30	SARUBUJJILI	SARUBUJJILI	BURJA
31	SEETHAMPETA	SEETHAMPETA	KOTHURU
32	SOMPETA	SOMPETA	MANDASA
33	SRIKAKULAM	SRIKAKULAM	GARA
34	TEKKALI	TEKKALI	NANDIGAM
35	VAJRAPUKOTHURU	VAJRAPUKOTHURU	PALASA
36	VANGARA	VANGARA	REGIDIAMADALAVALASA
37	VEERAGHATTAM	VEERAGHATTAM	VANGARA

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### VISAKHAPATNAM District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 15 .a

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
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1	ANAKAPALLI	ANAKAPALLI	CHODAVARAM
2	ANANDAPURAM	ANANDAPURAM	PENDURTHI
3	ANANTHAGIRI	ANANTHAGIRI	HUKUMPETA
4	ARAKUVALLEY	ARAKUVALLEY	ANANTHAGIRI
5	ATCHUTAPURAM	ATCHUTAPURAM	KASIMKOTA
6	BHEEMIUNIPATNAM	BHEEMIUNIPATNAM	ANANDAPURAM
7	BUTCHAYYAPETA	BUTCHAYYAPETA	RAVIKAMATHAM
8	CHEEDIKADA	CHEEDIKADA	MADUGULA
9	CHINTAPALLE	CHINTAPALLE	GUDEMKOTHAVEEDHI
10	CHODAVARAM	CHODAVARAM	BUTCHAYYAPETA
11	DEVARAPALLE	DEVARAPALLE	CHEEDIKADA
12	DUMBRIGUDA	DUMBRIGUDA	HUKUMPETA
13	GAJUWAKA	GAJUWAKA	PEDAGANTYADA
14	GANGARAJU MADUGULA	GANGARAJU MADUGULA	CHINTAPALLE
15	GOLUGONDA	GOLUGONDA	KOYYURU
16	GUDEMKOTHAVEEDHI	GUDEMKOTHAVEEDHI	KOYYURU
17	HUKUMPETA	HUKUMPETA	PADERU
18	K KOTAPADU	K KOTAPADU	DEVARAPALLE
19	KASIMKOTA	KASIMKOTA	BUTCHAYYAPETA
20	KOTATURATLA	KOTATURATLA	MAKAVARAPALEM
21	KOYYURU	KOYYURU	CHINTAPALLE
22	MADUGULA	MADUGULA	PADERU
23	MAKAVARAPALEM	MAKAVARAPALEM	KASIMKOTA
24	MUNAGAPAKA	MUNAGAPAKA	ATCHUTAPURAM
25	MUNCHINGIPUTTU	MUNCHINGIPUTTU	PEDABAYALU
26	NAKKAPALLI	NAKKAPALLI	S RAYAVARAM
27	NARSIPATNAM	NARSIPATNAM	GOLUGONDA
28	NATHAVARAM	NATHAVARAM	GOLUGONDA
29	PADERU	PADERU	GANGARAJU MADUGULA
30	PADMANABHAM	PADMANABHAM	ANANDAPURAM
31	PARAVADA	PARAVADA	ANAKAPALLI
32	PAYAKARAOPETA	PAYAKARAOPETA	NAKKAPALLI
33	PEDABAYALU	PEDABAYALU	GANGARAJU MADUGULA
34	PEDAGANTYADA	PEDAGANTYADA	PARAVADA
35	PENDURTHI	PENDURTHI	SABBAVARAM
36	RAMBILLI	RAMBILLI	ATCHUTAPURAM
37	RAVIKAMATHAM	RAVIKAMATHAM	ROLUGUNTA
38	ROLUGUNTA	ROLUGUNTA	NARSIPATNAM
39	S RAYAVARAM	S RAYAVARAM	RAMBILLI
40	SABBAVARAM	SABBAVARAM	K KOTAPADU
41	VISAKHAPATNAM (R)	VISAKHAPATNAM (R)	ANANDAPURAM
42	VISAKHAPATNAM (U)	VISAKHAPATNAM (U)	VISAKHAPATNAM (R)
43	YELAMANCHILI	YELAMANCHILI	RAMBILLI

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD.***Pilot Weather Based Crop Insurance Scheme for Mango Plantation***VIZIANAGARAM District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure II. 16 .a

<b>Sl No.</b>	<b>Reference Unit Area(RUA)</b>	<b>Reference Weather Station (RWS)</b>	<b>Backup Weather Station (BWS)</b>
1	BADANGI	BADANGI	BOBBILI
2	BALIJPETA	BALIJPETA	BOBBILI
3	BHOGAPURAM	BHOGAPURAM	PUSAPATIREGA
4	BOBBILI	BOBBILI	SEETHANAGARAM
5	BONDAPALLE	BONDAPALLE	GAJAPATHINAGARAM
6	CHEEPURUPALLE	CHEEPURUPALLE	GARIVIDI
7	DATTIRAJERU	DATTIRAJERU	RAMABHADRAPURAM
8	DENKADA	DENKADA	PUSAPATIREGA
9	GAJAPATHINAGARAM	GAJAPATHINAGARAM	DATTIRAJERU
10	GANTYADA	GANTYADA	JAMI
11	GARIVIDI	GARIVIDI	GURLA
12	GARUGUBILLI	GARUGUBILLI	JIYYAMMAVALASA
13	GUMMALAKSHMIPURAM	GUMMALAKSHMIPURAM	KURUPAM
14	GURLA	GURLA	NELLIMARLA
15	JAMI	JAMI	VIZIANAGARAM
16	JIYYAMMAVALASA	JIYYAMMAVALASA	KOMARADA
17	KOMARADA	KOMARADA	GUMMALAKSHMIPURAM
18	KOTHAVALASA	KOTHAVALASA	LAKKAVARAPUKOTA
19	KURUPAM	KURUPAM	JIYYAMMAVALASA
20	LAKKAVARAPUKOTA	LAKKAVARAPUKOTA	JAMI
21	MAKKUVA	MAKKUVA	PARVATHIPURAM
22	MENTADA	MENTADA	RAMABHADRAPURAM
23	MERAKAMUDIAM	MERAKAMUDIAM	DATTIRAJERU
24	NELLIMARLA	NELLIMARLA	BONDAPALLE
25	PACHIPENTA	PACHIPENTA	SALUR
26	PARVATHIPURAM	PARVATHIPURAM	GARUGUBILLI
27	PUSAPATIREGA	PUSAPATIREGA	NELLIMARLA
28	RAMABHADRAPURAM	RAMABHADRAPURAM	SALUR
29	SALUR	SALUR	MAKKUVA
30	SEETHANAGARAM	SEETHANAGARAM	MAKKUVA
31	SRUNGAVARAPUKOTA	SRUNGAVARAPUKOTA	JAMI
32	THERLAM	THERLAM	MERAKAMUDIAM
33	VEPADA	VEPADA	SRUNGAVARAPUKOTA
34	VIZIANAGARAM	VIZIANAGARAM	DENKADA

# AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

## *Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### **WARANGAL District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure II. 17 .a

<b>Sl No.</b>	<b>Reference Unit Area(RUA)</b>	<b>Reference Weather Station (RWS)</b>	<b>Backup Weather Station (BWS)</b>
1	ATHMAKUR	ATHMAKUR	HASANPARTHY
2	BACHANNAPET	BACHANNAPET	JANGAON
3	BHUPALPALLY	BHUPALPALLY	VENKATAPUR
4	CHENNARAOPET	CHENNARAOPET	NEKKONDA
5	CHERIYAL	CHERIYAL	BACHANNAPET
6	CHITYAL	CHITYAL	MOGULLAPALLY
7	DEVARUPPULA	DEVARUPPULA	LINGALA GHANPUR
8	DHARMASAGAR	DHARMASAGAR	GHANPUR (STN)
9	DORNAKAL	DORNAKAL	KURAVI
10	DUGGONDI	DUGGONDI	NARSAMPET
11	ETURNAGARAM	ETURNAGARAM	TADVAI
12	GEESUGONDA	GEESUGONDA	HANAMKONDA
13	GHANPUR (M)	GHANPUR (M)	VENKATAPUR
14	GHANPUR (STN)	GHANPUR (STN)	ZAFFERGADH
15	GOVINDARAOPET	GOVINDARAOPET	VENKATAPUR
16	GUDUR	GUDUR	CHENNARAOPET
17	HANAMKONDA	HANAMKONDA	DHARMASAGAR
18	HASANPARTHY	HASANPARTHY	HANAMKONDA
19	JANGAON	JANGAON	RAGHUNATHPALLI
20	KESAMUDRAM	KESAMUDRAM	GUDUR
21	KHANAPUR	KHANAPUR	CHENNARAOPET
22	KODAKANDLA	KODAKANDLA	PALAKURTHY
23	KOTHAGUDEM	KOTHAGUDEM	KHANAPUR
24	KURAVI	KURAVI	MAHABUBABAD
25	LINGALA GHANPUR	LINGALA GHANPUR	RAGHUNATHPALLI
26	MADDUR	MADDUR	NARMETTA
27	MAHABUBABAD	MAHABUBABAD	KESAMUDRAM
28	MANGAPET	MANGAPET	TADVAI
29	MARIPEDA	MARIPEDA	NARSIMHULAPET
30	MOGULLAPALLY	MOGULLAPALLY	PARKAL
31	MULUGU	MULUGU	GOVINDARAOPET
32	NALLABELLY	NALLABELLY	MULUGU
33	NARMETTA	NARMETTA	GHANPUR (STN)
34	NARSAMPET	NARSAMPET	KHANAPUR
35	NARSIMHULAPET	NARSIMHULAPET	THORRUR
36	NEKKONDA	NEKKONDA	PARVATHAGIRI
37	NELLIKUDURU	NELLIKUDURU	THORRUR
38	PALAKURTHY	PALAKURTHY	DEVARUPPULA
39	PARKAL	PARKAL	REGONDA
40	PARVATHAGIRI	PARVATHAGIRI	WARDHANNAPET
41	RAGHUNATHPALLI	RAGHUNATHPALLI	GHANPUR (STN)
42	RAIPARTHY	RAIPARTHY	PALAKURTHY

43	REGONDA	REGONDA	GHANPUR (M)
44	SANGEM	SANGEM	WARDHANNAPET
45	SHAYAMPET	SHAYAMPET	ATHMAKUR
46	TADVAI	TADVAI	GOVINDARAOPET
47	THORRUR	THORRUR	RAIPARTHY
48	VENKATAPUR	VENKATAPUR	MULUGU
49	WARANGAL	WARANGAL	HANAMKONDA
50	WARDHANNAPET	WARDHANNAPET	RAIPARTHY
51	ZAFFERGADH	ZAFFERGADH	WARDHANNAPET

## AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

*Pilot Weather Based Crop Insurance Scheme for Mango Plantation*

### WEST GODAVARI District - Rabi 2013-14 Season

LIST OF RUA-RWS-BWS

Annexure II. 18 .a

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ACHANTA	ACHANTA	PODUR
2	AKIVEEDU	AKIVEEDU	UNDI
3	ATTILI	ATTILI	GANAPAVARAM
4	BHEEMAVARAM	BHEEMAVARAM	KALLA
5	BHIMADOLE	BHIMADOLE	UNGUTURU
6	BUTTAYAGUDEM	BUTTAYAGUDEM	POLAVARAM
7	CHAGALLU	CHAGALLU	NIDADAVOLE
8	CHINTHALAPUDI	CHINTHALAPUDI	T NARSAPURAM
9	D THIRUMALA	D THIRUMALA	KAMAVARAPUKOTA
10	DENDULRU	DENDULRU	BHIMADOLE
11	DEVARAPALLE	DEVARAPALLE	NALLAJERLA
12	ELURU	ELURU	DENDULURU
13	GANAPAVARAM	GANAPAVARAM	PENTAPADU
14	GOPALAPURAM	GOPALAPURAM	DEVARAPALLE
15	IRAGAVARAM	IRAGAVARAM	PENUMANTRA
16	JANAGAREDDIGUDEM	JANAGAREDDIGUDEM	KOYYALAGUDEM
17	JEELUGUMILLI	JEELUGUMILLI	BUTTAYAGUDEM
18	KALLA	KALLA	AKIVEEDU
19	KAMAVARAPUKOTA	KAMAVARAPUKOTA	LINGAPALEM
20	KOVVUR	KOVVUR	CHAGALLU
21	KOYYALAGUDEM	KOYYALAGUDEM	BUTTAYAGUDEM
22	LINGAPALEM	LINGAPALEM	CHINTHALAPUDI
23	MOGALTHUR	MOGALTHUR	BHEEMAVARAM
24	NALLAJERLA	NALLAJERLA	UNGUTURU
25	NARASAPURAM	NARASAPURAM	MOGALTHUR
26	NIDADAVOLE	NIDADAVOLE	TADEPALLIGUDEM
27	NIDAMARRU	NIDAMARRU	BHIMADOLE
28	PLACOLE	PLACOLE	VEERAVASARAM
29	PALAKODERU	PALAKODERU	BHEEMAVARAM
30	PEDAPADU	PEDAPADU	ELURU
31	PEDAVEGI	PEDAVEGI	DENDULURU
32	PENTAPADU	PENTAPADU	TADEPALLIGUDEM
33	PENUGONDA	PENUGONDA	ACHANTA
34	PENUMANTRA	PENUMANTRA	ATTILI
35	PERAVALI	PERAVALI	PENUGONDA
36	PODURU	PODURU	PALACOLE
37	POLAVARAM	POLAVARAM	GOPALAPURAM

38	T NARSAPURAM	T NARSAPURAM	JANGAREDDIGUDEM
39	TADEPALLIGUDEM	TADEPALLIGUDEM	UNGUTURU
40	TANUKU	TANUKU	UNDRAJAVARAM
41	THALLAPUDI	THALLAPUDI	GOPALAPURAM
42	UNDI	UNDI	GANAPAVARAM
43	UNDRAJAVARAM	UNDRAJAVARAM	PERAVALI
44	UNGUTURU	UNGUTURU	PENTAPADU
45	VEERAVASARAM	VEERAVASARAM	PALAKODERU
46	YELAMANCHILI	YELAMANCHILI	PODURU

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**Head Office: 13<sup>th</sup> Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001**WEATHER BASED CROP INSURANCE SCHEME****Annexure III****(‘Micro Insurance Product’)****Insurance Proposal Form**

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

**1. Details of Cultivator:**

Name :	Name of Father/Husband :
Address for Communication, with contact Phone No.	Bank Name : Account No. :
Bank Branch & Address	

**2. Details of Cropped Area proposed for Insurance:**

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer's Share) (Rs.)

**Prohibitions of Rebates:** Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**

**Head Office: 13<sup>th</sup> Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001**

**Annexure III Contd.....**

**GUIDELINES FOR COMPLETION OF THE FORM**

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

**NOTE:** The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.



TO:

(Address of Nodal Bank with Contact Number)

(Address of  
Agriculture Insurance Company of India  
Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** \_\_\_\_\_ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
  - i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
  - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Authorized Signatory :

Designation :

Signature and Seal  
Of **Authorized Nodal Bank Official**

## SCHEDULE

**NODAL BANK CODE :**

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District:  Reference Unit Area:  R W Station:   
(as per Notification) (as per Notification)

**Sum Insured per Hectare for Notified Crop:**

**Applicable Net Premium Rate:** \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

**DD / Cheque No:**\_\_\_\_\_ **DD / Cheque Date:**\_\_\_\_\_ **DD / Cheque Amount:**\_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

**CERTIFICATE NUMBER**

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC

- 2) Guidelines for filling up Declarations are given overleaf

**Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)**

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The Bank branches/PACs shall process and verify the details of crops grown and acreage operated, if and wherever required.



## Agriculture Insurance Company of India Limited

Regional office, 8<sup>th</sup> Floor, United India Towers, Basheerbagh, Hyderabad - 500 029

Telefax: 23242363 Phone : 23242594, 23240235

### WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS - Rabi, 2013-'14 in respect of Mango Plantations in the 18 notifying districts:

1. Weather Based Crop Insurance Scheme for Rabi 2013-14 season for **Mango Plantations** in Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Khammam, Medak Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Prakasam, Chittoor, Kurnool and Kadapa districts. The Loaneer farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loaneer farmers.
2. Non-loaneer farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed per Mango Tree (there are two categories basing on the age of tree i.e., 5-15 yrs and 16-50 yrs).
4. **The criteria for covering Loaneer Farmers:**
  - a) All those farmers eligible for availing loans from 1<sup>st</sup> July, 2013 to 15<sup>th</sup> December, 2013 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan.
  - b) The criteria for covering Loaneer Farmers is based on the predefined sum insured i.e., Rs.450/- per tree in respect of 5-15 yrs age group category and Rs.800/- per tree in respect of 16-50 yrs age group category. 'Total number of trees in farmer's possession' for the notified crop as already declared by Loaneer Farmer in the loan application from for the purpose of fixing his/her '**Maximum Borrowing Limit**' (MBL) by the Lending Financial Institution, multiplied by the **stipulated sum insured per tree** (category wise wherever applicable) will be the **actual sum insured** to be treated for payment of premium. Since the finance will be in terms of acre or hectare the premium table per tree/acre/hectare is furnished:

## Annexure - IX contd....

Age of the Tree	Sum Insured Rs./-			Farmer Contribution of Premium		
	Per Tree	Per Acre	Per Hectare	Per Tree	Per Acre	Per Hectare
5-15 Yrs.	<b>450</b>	18,000	45,000	<b>26</b>	<b>1,040</b>	<b>2,600</b>
15-50 Yrs	<b>800</b>	32,000	80,000	<b>46</b>	<b>1,840</b>	<b>4,600</b>

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/dispensed as on the cut-off date prescribed for the purpose i.e., 15<sup>th</sup> December, 2013 shall be insured under the pilot WBCIS.
5. **A.** In case of Non-loanee farmers, the farmers shall declare the 'No. of trees under Possession' for Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared no. of trees (Category wise wherever applicable) multiplied by sum insured per tree (as applicable).
- B.** In case the coverage shall have to be in acres/hectares, the same table of loanee can be followed for Sum Insured, Premium remittance etc.
6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainuage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.



**FORM: WBCIS-NLC-3**  
**Declaration Form (NON-LOANEE)**  
**Annexure V**

**Weather Based Crop Insurance Scheme (WBCIS)**

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule below.

2. It is certified on behalf of this office and the bank branches/PACSS under our jurisdiction, that
- All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
  - All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.( AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal  
of Authorized Nodal Bank Official

**SCHEDULE**

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare: \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

**CERTIFICATE NUMBER** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**RECEIPT NO.** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;  
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form  
(Non Loanee)**

**Annexure V. Contd....**

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

**Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary****Annexure VI**

FROM:

TO:

(Address of Insurance Intermediary with  
Contact Number)Agriculture Insurance Company of India  
Limited (AIC), 8<sup>th</sup> Floor, United India Towers,  
Basheerbagh, HYDERABAD – 500 029

- Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
- It is certified on behalf of this insurance intermediary, that
  - All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and
  - All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd. (AIC) and SLCCCI notification which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Insurance Intermediary's

Authorized Signatory :

Designation :

Signature and Seal  
of Authorised Official  
of the Insurance Intermediary**SCHEDULE**

Declaration No. allotted by Insurance Intermediary (II):

II's CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare : \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
	<b>TOTAL</b>					

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

**CERTIFICATE NUMBER**

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**RECEIPT NO.**

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**DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;

2) Consolidated Declaration is accompanied by the individual proposals;

3) Guidelines for filling up Declarations are given overleaf.



### Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

#### **9. Specific guidelines for filling in the Schedule :**

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2013-14 FOR MANGO PLANTATIONS - LIST OF CULTIVATORS											
List to be enclosed with the relevant declaration form along with DD											
Annexure VII											
Crop:		Name of the Bank & Branch:						LOANEE FARMERS			
Sl. No.	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:			Authorised Signatory:						

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2013-14 FOR MANGO PLANTATIONS - LIST OF CULTIVATORS											
List to be enclosed with the relevant declaration form along with DD											
Annexure VIII											
Crop: MANGO		Name of the Bank & Branch/Office of JDA/Broker:					NON LOANEE FARMERS				
Sl. No.	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERMS SHEET

Annexure I a

Crop: **BANANA**

State: **ANDHRA PRADESH**

District: **EAST GODAVARI**

As per Notification

UNIT: **HECTARE**

Mandal: **Ainavalli,Amalapuram,Kothapeta,Mummidivaram**

Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14				
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
	Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:

Cover Period:

Cover Definition:

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Daily Maximum Temperature >	42	°C For	4	6	8	Consecutive days
Payout (Rs)		10000		20000		30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective :

Cover Period :

Index :

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-14 to 31-May-14

Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50		
	Trigger2(>)	60	65	65	55		
Trigger3(>)		70	75	75	65		20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERMS SHEET

Annexure I b

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **EAST GODAVARI**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Ambajipeta**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8			Consecutive days
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	42	°C For	4	6	8			Consecutive days
	Payout (Rs)			10000	20000	30000			

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14
Index :	Daily Maximum	windspeed	during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50		
	Trigger2(>)	60	65	65	55		
Trigger3(>)		70	75	75	65		20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)**  
**Weather Based Crop Insurance Scheme Rabi 2013-14**

Annexure I c

**TERMS SHEET**

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **EAST GODAVARI**

UNIT: **HECTARE**

Mandal: **Atreyapuram,Alamuru,Kadlam,  
 Kapileswarapuram,Rangampeta,  
 Backup Weather Station: **As per Notification****

Reference Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days		
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) **20000**

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) **30000**

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	42	°C For	4	6	8	Consecutive days		
	Payout (Rs)			10000	20000	30000			

MAX PAYOUT (Rs.) **30000**

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14						
Index :	Daily Maximum	windspeed during cover period.							

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	February	March	April	May		
	Trigger1(>)	50	55	55	50	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) **20000**

Note: Single payout of maximum intensity will be payable during each month

<b>SUM INSURED (Rs.)</b>	<b>100000</b>
<b>Premium (Rs.)</b>	<b>11500</b>

Crop: BANANA

State: ANDHRA PRADESH

District: EAST GODAVARI

Annexure I d

UNIT: HECTARE

Mandal: Kothapalli, Kirlampudi, Jaggaampeta, Gokavaram, Addateegala

Gandepalli, Eleswaram, Peddapuram, Pithapuram

Prathipadu, Sankhavaram, Thondangi, Tuni, Rajavommangi

Backup Weather Station: As per Notification

Reference Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Objective:	15-Dec-13	to	30-Apr-14				
Cover Period:							
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
	Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Objective:	1-Feb-14	to	31-May-14				
Cover Period:							
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period				

Trigger Rainfall (>)	45	55	65	75	85	95
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Objective:	1-Mar-14	to	31-May-14				
Cover Period:							
Cover Definition:	Daily Maximum Temperature >	42	°C For	4	6	8	Consecutive days
	Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Objective :	1-Feb-14	to	31-May-14				
Cover Period :							
Index :	Daily Maximum	windspeed	during cover period.				

Wind Speed(Km/Hour)  Speed(Km/Hour)  (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERMSHEET

Annexure I e

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **EAST GODAVARI**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Ravulapalem**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8			Consecutive days
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	42	°C For	4	6	8			Consecutive days
	Payout (Rs)			10000	20000	30000			

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14
Index :	Daily Maximum	windspeed	during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50	5000	
	Trigger2(>)	60	65	65	55	10000	
Trigger3(>)		70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)**  
**Weather Based Crop Insurance Scheme Rabi 2013-14**

**TERMS SHEET**

Annexure I f

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **EAST GODAVARI**  
 Reference Weather Station: **As per Notification**

**UNIT: HECTARE**

Mandal: **Razole,PGannavaram,Mamidikuduru,Allavaram**  
 Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	%	For	4	6	8	Consecutive days	
	Payout (Rs)				5000	10000	20000		

MAX PAYOUT (Rs.) **20000**  
 Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

Objective: To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	40	50	60	70	80	90
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) **30000**  
 Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	42	°C	For	4	6	8	Consecutive days	
	Payout (Rs)				10000	20000	30000		

MAX PAYOUT (Rs.) **30000**  
 Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14
Index :	Daily Maximum	windspeed	during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) **20000**  
 Note: Single payout of maximum intensity will be payable during each month

<b>SUM INSURED (Rs.)</b>		<b>100000</b>
<b>Premium (Rs.)</b>		<b>11500</b>

## Weather Based Crop Insurance Scheme Rabi 2013-14

## T E R M S H E E T

Annexure II a

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **GUNTUR**  
 Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
 Mandal: **Amarthalur,Edlapadu,Vemur**  
 Backup Weather Station: **As per Notification**

## Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14					Consecutive days
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	10000	8	20000
	Payout (Rs)			5000				

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

## Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

## Cover-3: HIGH TEMPERATURE

Objective:

Cover Period:

Cover Definition:

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	44	°C For	4	6	8	Consecutive days
	Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

## Cover 4: HIGH WIND SPEED

Cover Objective :

Cover Period :

Index :

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-14 to 31-May-14

Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)**  
**Weather Based Crop Insurance Scheme Rabi 2013-14**

**TERM SHEET**

Annexure II b

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **GUNTUR**  
 Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
 Mandal: **Chebrolu, Tsundur(Chunduru)**  
 Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14	Consecutive days			
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	20000
	Payout (Rs)			5000	10000		

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	44	°C For	4	6	8
	Payout (Rs)			10000	20000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour)  (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	
					55	
					10000	
					20000	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

<b>SUM INSURED (Rs.)</b>		<b>100000</b>
<b>Premium (Rs.)</b>		<b>11500</b>

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **GUNTUR**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
Mandal: **Kolluru, Bhattiprolu**  
Backup Weather Station: **As per Notification**

#### Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days		
	Payout (Rs.)			5000	10000	20000			

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

#### Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14	
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period	

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

#### Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14				
Cover Definition:	Daily Maximum Temperature >	44	°C For	4	6	8	Consecutive days
	Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

#### Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14
Index :	Daily Maximum	windspeed during cover period.	

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)				Payout (In Rs)
	Months	February	March	April	
	Trigger1(>)	50	55	50	
	Trigger2(>)	60	65	65	
	Trigger3(>)	70	75	75	
					5000
					10000
					20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)**  
**Weather Based Crop Insurance Scheme Rabi 2013-14**  
**TERM SHEET**

Annexure II d

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **GUNTUR**  
 Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
 Mandal: **Mangalagiri,Tadepalli,Thuluru,Duggirala**  
 Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days		
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14						
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Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	44	°C For	4	6	8	Consecutive days		
	Payout (Rs)			10000	20000	30000			

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14						
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Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)**  
**Weather Based Crop Insurance Scheme Rabi 2013-14**

**TERM SHEET**

Annexure II e

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **GUNTUR**  
 Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
 Mandal: **Tenali,Kolipara**  
 Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days		
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14						
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Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	44	°C For	4	6	8	Consecutive days		
	Payout (Rs)			10000	20000	30000			

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14						
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Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger{>}	50	55	55	50	
	Trigger2{>}	60	65	65	55	
	Trigger3{>}	70	75	75	65	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERMSHEET

Annexure III a

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **CUDDAPAH**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
Mandal: **Nandalur,Vontimitta**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)		
		4	6
		5000	10000
			20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	25	35	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)			10000	20000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		50	55	55	50	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERMSHEET

Annexure III b

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **CUDDAPAH**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
Mandal: **Kodur(Railway)**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)	4	6
		5000	10000
			20000

Consecutive days

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)			10000	20000	30000

Consecutive days

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		50	55	55	50	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500



**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)**  
**Weather Based Crop Insurance Scheme Rabi 2013-14**

**TERMSHEET**

Annexure III c

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **CUDDAPAH**  
 Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
 Mandal: **Lingala,CKDinne,Pendlimarri**  
 Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days		
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) **20000**

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) **30000**

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days		
	Payout (Rs)			10000	20000	30000			

MAX PAYOUT (Rs.) **30000**

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14						
Index :	Daily Maximum	windspeed	during cover period.						

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	
	Trigger2(>)	60	65	65	55	
Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) **20000**

Note: Single payout of maximum intensity will be payable during each month

<b>SUM INSURED (Rs.)</b>	<b>100000</b>
<b>Premium (Rs.)</b>	<b>11500</b>

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)**  
**Weather Based Crop Insurance Scheme Rabi 2013-14**

**TERMSHEET**

Annexure III d

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **CUDDAPAH**  
 Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
 Mandal: **Obulavaripalle,Duvvur,Sidhavatam**  
 Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days		
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	25	35	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days		
	Payout (Rs)			10000	20000	30000			

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14						
Index :	Daily Maximum	windspeed	during cover period.						

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)	
	Months	February	March	April	May			
	Trigger1(>)	50	55	55	50			5000
	Trigger2(>)	60	65	65	55			10000
Trigger3(>)								
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AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERMSHEET

Annexure III e

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **CUDDAPAH**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**  
Mandal: **Chitvel, Penagalur, Pullampet, Rajampet**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)	4	6
		5000	10000
			20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)			10000	20000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50		
	Trigger2(>)	60	65	65	55		
Trigger3(>)		70	75	75	65		20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)**  
**Weather Based Crop Insurance Scheme Rabi 2013-14**

Annexure III f  
TERMSHEET

Crop: **BANANA**  
 State: **ANDHRA PRADESH**  
 District: **CUDDAPAH**

UNIT: **HECTARE**

Mandal: **Simhadripuram,VNPalle,Muddanur,Kamalapuram**  
 Kondapuram  
 Backup Weather Station: **As per Notification**

Reference Weather Station:

**Cover-1: HIGH RELATIVE HUMIDITY**

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days		
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
	Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50	5000	
	Trigger2(>)	60	65	65	55	10000	
Trigger3(>)		70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

<b>SUM INSURED (Rs.)</b>	<b>100000</b>
<b>Premium (Rs.)</b>	<b>11500</b>

Crop: BANANA

State: **ANDHRA PRADESH**

State: **CUDDAPAH**

**Reference Weather Station:**

UNIT: HECTARE

Mandal: Pulivendula,Vempalle,Vemula

**Backup Weather Station:** As per Notification

## Cover-1: HIGH RELATIVE HUMIDITY

**To provide cover for reduced growth due to High Relative Humidity during cover period.**

15-Dec-13 to 30-Apr-14		Consecutive days	
Daily Average Relative Humidity >	75 % For	4	6
Payout (Rs)		5000	10000
			20000
			8

MAX PAYOUT (RS.)	20000
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**Note: Single payout of maximum intensity will be payable**

## Cover-2: EXCESS RAINFALL

**To provide cover against excess rainfall during cover period.**

1-Feb-14 to 31-May-14

Trigger Rainfall (>)	35	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000
					30000

MAX PAYOUT (RS.)	30000
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**Note: Single payout of maximum intensity will be payable**

### Cover-3: HIGH TEMPERATURE

**To provide cover for reduced growth due to High Maximum temperature during cover period.**

1-Mar-14		to		31-May-14		Consecutive days
Daily Maximum Temperature	>	43	°C For	4	6	
Payout (Rs)				10000	20000	30000

MAX PAYOUT (RS.)	30000
------------------	-------

**Note: Single payout of maximum intensity will be payable**

## Cover 4: HIGH WIND SPEED

### To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-14 to 31-Mar-14

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (in Rs)
	Months		March		April	
	February	March	April	May		
	Trigger1(>)	50	55	55	50	
	Trigger2(>)	60	65	65	55	
Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (RS.)	20000
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**Note: Single payout of maximum intensity will be payable during each month**

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERM SHEET

Annexure IV a

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **KURNOOL**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Chagalamarri**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)	4	5000
		6	10000
		8	20000

Consecutive days

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	10	25	40	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)	10000		20000		30000

Consecutive days

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERM SHEET

Annexure IV b

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **KURNOOL**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Mahanandi,Bandiattmakur,Nandyal,Panyam,Velugode**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)	4	5000
		6	10000
		8	20000

Consecutive days

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	10	25	40	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)	10000		20000		30000

Consecutive days

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-14 to 31-May-14

Index: Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERM SHEET

Annexure IV c

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **KURNOOL**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Orvakal,Veldurthy**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)	4	5000
		6	10000
		8	20000

Consecutive days

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)	10000		20000		30000

Consecutive days

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500



AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERM SHEET

Annexure IV d

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **KURNOOL**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Peapully**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)	4	5000
		6	10000
		8	20000

Consecutive days

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	10	25	40	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)	10000		20000		30000

Consecutive days

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-14 to 31-May-14

Index: Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERM SHEET

Annexure IV e

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **KURNOOL**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Rudravaram**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)	4	5000
		6	10000
		8	20000

Consecutive days

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)	10000		20000		30000

Consecutive days

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14

TERM SHEET

Annexure IV f

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **KURNOOL**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Mantralayam**  
Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	75	% For
	Payout (Rs)	4	5000
		6	10000
		8	20000

Consecutive days

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8
	Payout (Rs)	10000		20000		30000

Consecutive days

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERMSHEET

Annexure V a

UNIT: HECTARE

Crop: BANANA  
State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Reference Weather Station: As per Notification

Mandal: Gajapathinagaram, Cheepurupalli, Mentada  
Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Objective:	15-Dec-13	to	30-Apr-14						
Cover Period:									
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	10000	20000	Consecutive days	
	Payout (Rs)								

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Objective:	1-Feb-14	to	31-May-14						
Cover Period:									
Cover Definition:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Objective:	1-Mar-14	to	31-May-14						
Cover Period:									
Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	20000	30000	Consecutive days	
	Payout (Rs)								

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Objective :	1-Feb-14	to	31-May-14						
Cover Period :									
Index :	Daily Maximum	windspeed	during cover period.						

Wind  Speed(Km/Hour)  (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger(>)	50	55	55	50	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERMS SHEET

Annexure V b

UNIT: HECTARE

Crop: BANANA  
State: ANDHRA PRADESH  
District: VIZIANAGARAM

Mandal: Gantiyada, Jami, Lakkavarapukota, Kothavalasa,  
Nelimerla, Puspstirega, Vizianagaram  
Backup Weather Station: As per Notification

As per Notification

Reference Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days		
	Payout (Rs)			5000	10000	20000			

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-14 to 31-May-14

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:

Cover Period: 1-Mar-14 to 31-May-14

Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
	Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-14 to 31-May-14

Index : Daily Maximum windspeed during cover period.

Wind  Speed(Km/Hour)  (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (in Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERMS SHEET

Annexure V c

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **VIZIANAGARAM**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Garugubilli,Komarada,**  
Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Objective:	
Cover Period:	15-Dec-13 to 30-Apr-14
Cover Definition:	Daily Average Relative Humidity > 80 % For 4 6 10000 20000 Consecutive days
Payout (Rs)	

MAX PAYOUT (Rs.) 20000  
Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Objective:	
Cover Period:	1-Feb-14 to 31-May-14
Index:	Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000  
Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Objective:	
Cover Period:	1-Mar-14 to 31-May-14
Cover Definition:	Daily Maximum Temperature > 42 °C For 3 5 7 Consecutive days
Payout (Rs)	

MAX PAYOUT (Rs.) 30000  
Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Objective :	
Cover Period :	1-Feb-14 to 31-May-14
Index :	Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50	5000	
	Trigger2(>)	60	65	65	55	10000	
Trigger3(>)	70	75	75	65	65	20000	

MAX PAYOUT (Rs.) 20000  
Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERMS SHEET

Annexure V d

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **VIZIANAGARAM**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Jiyyammavalasa**  
Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Objective:	15-Dec-13	to	30-Apr-14						
Cover Period:									
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	10000	20000	Consecutive days	
	Payout (Rs)								

MAX PAYOUT (Rs.) **20000**

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Objective:	1-Feb-14	to	31-May-14						
Cover Period:									
Cover Definition:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) **30000**

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Objective:	1-Mar-14	to	31-May-14						
Cover Period:									
Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	20000	30000	Consecutive days	
	Payout (Rs)								

MAX PAYOUT (Rs.) **30000**

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Objective :	1-Feb-14	to	31-May-14						
Cover Period :									
Index :	Daily Maximum	windspeed	during cover period.						

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50	5000	
	Trigger2(>)	60	65	65	55	10000	
Trigger3(>)	70	75	75	65	65	20000	

MAX PAYOUT (Rs.) **20000**

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERMS SHEET

Annexure V e

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **VIZIANAGARAM**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Kurupam**  
Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Objective:	15-Dec-13	to	30-Apr-14					
Cover Period:								
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	10000	20000	Consecutive days
	Payout (Rs)							

MAX PAYOUT (Rs.) **20000**  
Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Objective:	1-Feb-14	to	31-May-14					
Cover Period:								
Cover Definition:	Sum of	3	Consecutive days' rainfall (mm) during cover period					

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) **30000**  
Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Objective:	1-Mar-14	to	31-May-14					
Cover Period:								
Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days	
	Payout (Rs)			10000	20000	30000		

MAX PAYOUT (Rs.) **30000**  
Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Objective :	1-Feb-14	to	31-May-14					
Cover Period :								
Index :	Daily Maximum	windspeed	during cover period.					

Wind  Speed(Km/Hour)  (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	50	55	55	50	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.) **20000**  
Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500



TERMS SHEET

Annexure V f

UNIT: HECTARE

Crop: BANANA  
State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Reference Weather Station: As per Notification

Mandal: Makkuva,Seethanagaram  
Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period:	15-Dec-13	to	30-Apr-14
Cover Definition:	Daily Average Relative Humidity >	80	% For
	Payout (Rs)		
		4	6
		10000	20000
			Consecutive days

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period:	1-Feb-14	to	31-May-14
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period:	1-Mar-14	to	31-May-14
Cover Definition:	Daily Maximum Temperature >	42	°C For
	Payout (Rs)		
		3	5
		10000	20000
			Consecutive days

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period :	1-Feb-14	to	31-May-14
Index :	Daily Maximum	windspeed	during cover period.

Wind  Speed(Km/Hour)  (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger(>)	50	55	55	50	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	
						20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERMS SHEET

Annexure V g

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **VIZIANAGARAM**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Pachipenta**  
Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Objective:	15-Dec-13	to	30-Apr-14				
Cover Period:							
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	10000	20000
	Payout (Rs)						

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Objective:	1-Feb-14	to	31-May-14				
Cover Period:							
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period				

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Objective:	1-Mar-14	to	31-May-14				
Cover Period:							
Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
	Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Objective :	1-Feb-14	to	31-May-14				
Cover Period :							
Index :	Daily Maximum	windspeed	during cover period.				

Wind  Speed(Km/Hour)  (Multiple Event)		Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50	5000	
	Trigger2(>)	60	65	65	55	10000	
	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **VIZIANAGARAM**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **SrungavarapuKota,Vepada,**  
Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Objective:	15-Dec-13	to	30-Apr-14						
Cover Period:									
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	10000	20000	Consecutive days	
Index:	Payout (Rs)								

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Objective:	1-Feb-14	to	31-May-14						
Cover Period:									
Cover Definition:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	45	55	65	75	85	95
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Objective:	1-Mar-14	to	31-May-14						
Cover Period:									
Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days		
Index:	Payout (Rs)			10000	20000	30000			

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Objective :	1-Feb-14	to	31-May-14						
Cover Period :									
Index :	Daily Maximum	windspeed during cover period.							

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	50	55	5000	
	Trigger2(>)	60	65	65	65	10000	
Trigger3(>)	70	75	75	65	65	20000	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERMS SHEET

Annexure V i

Crop: **BANANA**  
State: **ANDHRA PRADESH**  
District: **VIZIANAGARAM**  
Reference Weather Station: **As per Notification**

UNIT: **HECTARE**

Mandal: **Saluru,Ramabhadrapuram,Bobbili,Balijipeta**  
Backup Weather Station: **As per Notification**

**Cover-1: HIGH RELATIVE HUMIDITY**

To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Objective:	15-Dec-13	to	30-Apr-14						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	10000	20000	Consecutive days	8
	Payout (Rs)			5000					

MAX PAYOUT (Rs.) **20000**

Note: Single payout of maximum intensity will be payable

**Cover-2: EXCESS RAINFALL**

To provide cover against excess rainfall during cover period.

Cover Objective:	1-Feb-14	to	31-May-14						
Cover Definition:	Sum of	3	Consecutive days' rainfall (mm) during cover period						

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) **30000**

Note: Single payout of maximum intensity will be payable

**Cover-3: HIGH TEMPERATURE**

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Objective:	1-Mar-14	to	31-May-14						
Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	20000	30000	Consecutive days	7
	Payout (Rs)			10000					

MAX PAYOUT (Rs.) **30000**

Note: Single payout of maximum intensity will be payable

**Cover 4: HIGH WIND SPEED**

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Objective :	1-Feb-14	to	31-May-14						
Cover Period :	Daily Maximum	windspeed during cover period.							
Index :									

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)						Payout (In Rs)
	Months	February	March	April	May		
	Trigger1(>)	50	55	55	50	5000	
	Trigger2(>)	60	65	65	55	10000	
	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) **20000**

Note: Single payout of maximum intensity will be payable during each month

<b>SUM INSURED (Rs.)</b>	<b>100000</b>
<b>Premium (Rs.)</b>	<b>11500</b>

# AGRICULTURE INSURANCE COMPANY OF INDIA LTD.

## *Pilot Weather Based Crop Insurance Scheme for Banana Plantation*

### **EAST GODAVARI District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure VI

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ADDATEEGALA	ADDATEEGALA	RAJAVOMMANGI
2	AINAVALLI	AINAVALLI	MUMMIDIVARAM
3	ALAMURU	ALAMURU	KAPILESWARAPURAM
4	ALLAVARAM	ALLAVARAM	AMALAPURAM
5	AMALAPURAM	AMALAPURAM	AINAVALLI
6	AMBAJIPETA	AMBAJIPETA	AMALAPURAM
7	ATREYAPURAM	ATREYAPURAM	RAJAHMUDRY (R)
8	ELESWARAM	ELESWARAM	KIRLAMPUDI
9	GANDEPALLE	GANDEPALLE	PEEDAPURAM
10	GOKAVARAM	GOKAVARAM	KORUKONDA
11	JAGGAMPETA	JAGGAMPETA	GANDEPALLI
12	KADIAM	KADIAM	ATREYAPURAM
13	KAPILESWARAPURAM	KAPILESWARAPURAM	KOTHAPETA
14	KIRLAMPUDI	KIRLAMPUDI	JAGGAMPETA
15	KOTHAPALLE	KOTHAPALLE	GOLLAPROLU
16	KOTHAPETA	KOTHAPETA	RAVULAPALEM
17	MAMIDIKUDURU	MAMIDIKUDURU	ALLAVARAM
18	MUMMIDIVARAM	MUMMIDIVARAM	POLAVARAM
19	P GANNAVARAM	P GANNAVARAM	AMBAJIPETA
20	PEDDAPURAM	PEDDAPURAM	KIRLAMPUDI
21	PITHAPURAM	PITHAPURAM	GOLLAPROLU
22	PRATHIPADU	PRATHIPADU	ELESWARAM
23	RAJAVOMMANGI	RAJAVOMMANGI	KOTANADURU
24	RANGAMPETA	RANGAMPETA	GANDEPALLI
25	RAVULAPALEM	RAVULAPALEM	ATREYAPURAM
26	RAZOLE	RAZOLE	MAMIDIKUDURU
27	SANKHAVARAM	SANKHAVARAM	PRATHIPADU
28	THONDANGI	THONDANGI	SANKHAVARAM
29	TUNI	TUNI	THONDANGI

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD.*****Pilot Weather Based Crop Insurance Scheme for Banana Plantation*****GUNTUR District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure VII

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	AMARTHALUR	AMARTHALUR	CHERUKUPALLI
2	BHATTIPROLU	BHATTIPROLU	KOLLURU
3	CHEBROLU	CHEBROLU	VATTICHERUKURU
4	DUGGIRALA	DUGGIRALA	KOLLIPARA
5	EDLAPADU	EDLAPADU	NADENDLA
6	KOLLIPARA	KOLLIPARA	TENALI
7	KOLLURU	KOLLURU	VEMURU
8	MANGALAGIRI	MANGALAGIRI	DUGGIRALA
9	TADEPALLI	TADEPALLI	MANGALAGIRI
10	TENALI	TENALI	CHEBROLU
11	THULLURU	THULLURU	AMARAVATHI
12	TSUNDURU(CHUNDURU)	TSUNDURU(CHUNDURU)	CHEBROLU
13	VEMUR	VEMUR	AMARTHALUR

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD.*****Pilot Weather Based Crop Insurance Scheme for Banana Plantation*****KADAPA District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure VIII

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	CHITVEL	CHITVEL	PENAGALUR
2	C.K.DINNE	C.K.DINNE	KADAPA
3	DUVVUR	DUVVUR	MYDUKUR
4	KAMALAPURAM	KAMALAPURAM	VALLUR
5	KODUR(RAILWAY)	KODUR(RAILWAY)	OBULAVARIPALLI
6	KONDAPURAM	KONDAPURAM	MYLAVARAM
7	LINGALA	LINGALA	SIMHADRI PURAM
8	MUDDANUR	MUDDANUR	YERRAGUNTALA
9	NANDALUR	NANDALUR	PENAGALUR
10	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET
11	PENAGALUR	PENAGALUR	RAJAMPET
12	PENDLIMARRI	PENDLIMARRI	C.K.DINNE
13	PULIVENDULA	PULIVENDULA	LINGALA
14	PULLAMPET	PULLAMPET	CHITVEL
15	RAJAMPET	RAJAMPET	PULLAMPET
16	SIDHAVATAM	SIDHAVATAM	VONTIMITTA
17	SIMHADRI PURAM	SIMHADRI PURAM	THONDUR
18	VEMPALLE	VEMPALLE	VEMULA
19	VEMULA	VEMULA	PULIVENDULA
20	VN PALLE	VN PALLE	VEMPALLE
21	VONTIMITTA	VONTIMITTA	NANDALUR

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD.*****Pilot Weather Based Crop Insurance Scheme for Banana Plantation*****KURNOOL District - Rabi 2013-14 Season**

## LIST OF RUA-RWS-BWS

## Annexure IX

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI
2	CHAGALAMARRI	CHAGALAMARRI	ALLAGADDA
3	MAHANANDI	MAHANANDI	SIRIVEL
4	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
5	NANDYAL	NANDYAL	MAHANANDI
6	ORVAKAL	ORVAKAL	PANYAM
7	PANYAM	PANYAM	NANDYAL
8	PEAPULLY	PEAPULLY	DHONE
9	RUDRAVARAM	RUDRAVARAM	ALLAGADDA
10	VELDURTHY	VELDURTHY	BETHAMCHERLA
11	VELGODU	VELGODU	BANDI ATMAKUR

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD.*****Pilot Weather Based Crop Insurance Scheme for Banana Plantation*****VIZIANAGARAM District - Rabi 2013-14 Season**

## LIST OF RUA-RWS-BWS

## Annexure X

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	BALIJPETA	BALIJPETA	BOBBILI
2	BOBBILI	BOBBILI	SEETHANAGARAM
3	CHEEPURUPALLE	CHEEPURUPALLE	GARIVIDI
4	GAJAPATHINAGARAM	GAJAPATHINAGARAM	DATTIRAJERU
5	GANTYADA	GANTYADA	JAMI
6	GARUGUBILLI	GARUGUBILLI	JIYYAMMAVALASA
7	JAMI	JAMI	VIZIANAGARAM
8	JIYYAMMAVALASA	JIYYAMMAVALASA	KOMARADA
9	KOMARADA	KOMARADA	GUMMALAKSHMIPURAM
10	KOTHAVALASA	KOTHAVALASA	LAKKAVARAPUKOTA
11	KURUPAM	KURUPAM	JIYYAMMAVALASA
12	LAKKAVARAPUKOTA	LAKKAVARAPUKOTA	JAMI
13	MAKKUVA	MAKKUVA	PARVATHIPURAM
14	MENTADA	MENTADA	RAMABHADRAPURAM
15	NELLIMARLA	NELLIMARLA	BONDAPALLE
16	PACHIPENTA	PACHIPENTA	SALUR
17	PUSAPATIREGA	PUSAPATIREGA	NELLIMARLA
18	RAMABHADRAPURAM	RAMABHADRAPURAM	SALUR
19	SALUR	SALUR	MAKKUVA
20	SEETHANAGARAM	SEETHANAGARAM	MAKKUVA
21	SRUNGAVARAPUKOTA	SRUNGAVARAPUKOTA	JAMI
22	VEPADA	VEPADA	SRUNGAVARAPUKOTA
23	VIZIANAGARAM	VIZIANAGARAM	DENKADA

**Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)**

FROM:

TO:

**Annexure XII**

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** \_\_\_\_\_ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSS under our jurisdiction, that
- All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
  - All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal  
Of **Authorized Nodal Bank Official****SCHEDULE**

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators	No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1 Small/Marginal Cultivators					
2 Other Cultivators					
<b>TOTAL</b>					

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

**CERTIFICATE NUMBER** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]**RECEIPT NO.** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]**DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC

2) Guidelines for filling up Declarations are given overleaf



**Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)**

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

**Weather Based Crop Insurance Scheme (WBCIS)**      **FORM: WBCIS-NLC-3**  
**Declaration Form (NON-LOANEE)**      **Annexure XIII**

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

- Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule below.
- It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
  - All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
  - All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal  
of Authorized Nodal Bank Official

**SCHEDULE**

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare: \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1 Small/Marginal Cultivators					
2 Other Cultivators					
<b>TOTAL</b>					

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

**CERTIFICATE NUMBER** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**RECEIPT NO.** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;  
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form  
(Non Loanee)**

**Annexure XIII. Contd....**

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**Head Office: 13<sup>th</sup> Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001**WEATHER BASED CROP INSURANCE SCHEME****Annexure XI****(‘Micro Insurance Product’)****Insurance Proposal Form**

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

**1. Details of Cultivator:**

Name :	Name of Father/Husband :
Address for Communication, with contact Phone No.	Bank Name : Account No. :
Bank Branch & Address	

**2. Details of Cropped Area proposed for Insurance:**

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer's Share) (Rs.)

**Prohibitions of Rebates:** Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**

**Head Office: 13<sup>th</sup> Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001**

**Annexure XI Contd.....**

**GUIDELINES FOR COMPLETION OF THE FORM**

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

**NOTE:** The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

(Address of Insurance Intermediary with Contact Number)
---

Agriculture Insurance Company of India  
Limited (AIC), 8<sup>th</sup> Floor, United India Towers,  
Basheerbagh, HYDERABAD – 500 029

- Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Signature and Seal  
of Authorised Official  
of the Insurance Intermediary

**II's CODE :**

\_\_\_\_\_

District: \_\_\_\_\_  Reference Unit Area: \_\_\_\_\_  R W Station: \_\_\_\_\_   
(as per Notification) (as per Notification)

**Applicable Net Premium Rate:** \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

**DD / Cheque No:**\_\_\_\_\_ **DD/ Cheque Date:**\_\_\_\_\_ **DD / Cheque Amount:**\_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

<b>CERTIFICATE NUMBER</b>						
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**RECEIPT NO.**

DATE RECEIVED

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### Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
  2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
  3. All code particulars (boxes) shall be filled up by AIC.
  4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
  5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
  6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
  7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
  8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.
- 9. Specific guidelines for filling in the Schedule :**
- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2013-14 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS											
List to be enclosed with the relevant declaration form along with DD											
Annexure XV											
Crop:		Name of the Bank & Branch:					LOANEE FARMERS				
Sl. No.	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./ -	Farmer's share of Premium Rs./ -	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:			Authorised Signatory:						



AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2013-14 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS										
List to be enclosed with the relevant declaration form along with DD										
Annexure XVI										
Crop: BANANA		Name of the Bank & Branch/Office of JDA/Broker:					NON LOANEE FARMERS			
Sl. No.	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./ -	Bank Account Details	
									Farmer's share of Premium Rs./ -	Farmer's Bank Account
1										
2										
3										
4										
5										
6										
7										
8										
9										
Place:		Date:			Authorised Signatory:					



## Agriculture Insurance Company of India Limited

Regional office, 8<sup>th</sup> Floor, United India Towers, Basheerbagh, Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

### **WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2013-14 in respect of Banana Plantations in Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa districts.**

1. Weather Based Crop Insurance Scheme for Rabi 2013-14 season for **Banana Plantations** in Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa districts **for selected Mandals** only. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed i.e., Rs.1,00,000/- per hectare
4. **The criteria for covering Loanee Farmers:**
  - a) All those farmers eligible for availing loans from 1<sup>st</sup> July, 2013 to 15<sup>th</sup> December, 2013 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
  - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., **Rs.1,00,000/- per hectare (Rs.40,000/- per acre)**. **'Area under cultivation'** for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her **'Maximum Borrowing Limit' (MBL)** by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the **actual sum insured** to be treated for payment of premium

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/dispensed as on the cut-off date prescribed for the purpose i.e., 15<sup>th</sup> December, 2013 shall be insured under the pilot WBCIS.

### **Illustration**

For ready reference, an illustration is given hereunder to workout the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS.

#### **Example: 1**

If a farmer owns and cultivates **1hec** (2.5acres) Banana Plantations in any of the mandals of the districts of Vizianagaram, East Godavari, Kurnool and Kadapa districts, the coverage shall be based on the sanction of Crop production loan.

1hec\* Rs.1,00,000/- (predefined sum insured)= **Rs.1,00,000/-**

Premium rate =**5.75%**

So Premium to be remitted=1,00,000\*5.75%= **Rs.5,750/-** (Rounded off)

Premium to beremitted per acre= **Rs.2,300/-** (Rounded off)

5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-I.a

TERMSHEET

State: ANDHRA PRADESH  
District: SRIKAKULAM  
Crop: CASHW NUT

Mandals : Eicherla, Srikakulam, Gara, Polaki, Narsannapeta, Jalumuru

UNIT: Hectare

Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	10
Exit	60
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14

Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14

Cover Index: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

To provide cover against high wind speed during cover period.

Cover Period: 1-Mar-14 to 30-Apr-14

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14  
Annexure-Ib

TERMSHEET

State: ANDHRA PRADESH  
District: SRIKAKULAM  
Crop: CASHWU NUT  
Mandal: LAVERU  
UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.  
Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.  
Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likely fog formation during cover period.  
Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Objective: To provide cover against high wind speed during cover period.  
Cover Period: 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-I.c

TERMSHEET

State: ANDHRA PRADESH  
District: SRIKAKULAM  
Crop: CASHW NUT

Mandals : Ponduru, Burja, Sarubujjili, Amadalavalasa, G.Singadam

UNIT: Hectare

Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.  
Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	70
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.  
Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.  
Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.  
Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-I.d

TERMSHEET

State: ANDHRA PRADESH  
District: SRIKAKULAM  
Crop: CASHWU NUT

Mandals : Meliaputti, Santabommili, Tekkali, Patapatnam

UNIT: Hectare

As per Notification

Reference Weather Station:

Backup Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Objective:  
Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	70
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

To provide cover against high temperature during cover period.

Objective:  
Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period.

Objective:  
Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

To provide cover against high wind speed during cover period.

Objective :  
Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-I.e

TERMSHEET

State: ANDHRA PRADESH  
District: SRIKAKULAM  
Crop: CASHW NUT

Mandals : Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili,  
Kaviti, Itchapuram,Razam,santakavati  
Reference Weather Station:

UNIT: Hectare  
Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.  
Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	10
Exit	50
Payout Rate (Rs./mm)	500
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.  
Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.  
Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Objective: To provide cover against high wind speed during cover period.  
Cover Period: 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000



AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14  
Annexure-I.f

TERMSHEET

State: ANDHRA PRADESH  
District: SRIKAKULAM  
Crop: **CASHEW NUT**

Mandal: RANASTHALAM,SARAVAKOTA,KOTABOMMALI

UNIT: **Hectare**  
Backup Weather Station: **As per Notification**

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.  
Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	10
Exit	50
Payout Rate (Rs./mm)	500
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.  
Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.  
Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Objective: To provide cover against high wind speed during cover period.  
Cover Period: 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-Ig

TERMSHEET

State: \ANDHRA PRADESH  
District: SRIKAKULAM  
Crop: CASHEW NUT

Mandals : Veeraghattam, Vangara, Seetampeta, Kotturu, Bhamini,  
Hiramandalam  
Reference Weather Station:

UNIT: Hectare  
As per Notification  
Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	15
Exit	65
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

To provide cover against high temperature during cover period.

Objective: Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period.

Objective: Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

To provide cover against high wind speed during cover period.

Objective: Cover Period: 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET

State: ANDHRA PRADESH  
District: SRIKAKULAM  
Crop: CASHWU NUT

Mandal: Regidiamudalavalasa,Plakonda

UNIT: Hectare

Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	10
Exit	60
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14

Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Objective: To provide cover against high wind speed during cover period.

Cover Period: 1-Mar-14 to 30-Apr-14

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme Rabi 2013-14 Annexure-II a  
T E R M S H E E T

State: ANDHRA PRADESH      District: VIZIANAGARAM      Crop: CASHWU NUT      Mandai: BHOGAPURAM,DENKADA      UNIT: Hectare      Backup Weather Station: As per Notification      As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14      Annexure-II b  
T E R M S H E E T

State: ANDHRA PRADESH      Mandal: BOBBILI,BADANGI,RAMABHDARAPURAM,PACHIPENTA      UNIT: Hectare      As per Notification  
District: VIZIANAGARAM      Reference Weather Station:      Backup Weather Station:  
Crop: CASHEW NUT      As per Notification      As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14  
Annexure-II c  
T E R M S H E E T

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: CHEEPURUPALI  
UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Reference Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-II d  
T E R M S H E E T

State: ANDHRA PRADESH      Mandai: GARIVIDI,GAJAPATHINAGARAM,NELLIMERLA,GURAL,BONDAPALLI      UNIT: Hectare  
District: VIZIANAGARAM      Reference Weather Station: As per Notification      Backup Weather Station: As per Notification  
Crop: CASHEW NUT

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14  
Annexure-II e  
TERMSHEET

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: GLPURAM  
UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Reference Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000



AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14  
Annexure-II f  
T E R M S H E E T

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: JYAMMAVALASA  
UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Reference Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-II g  
T E R M S H E E T

State: ANDHRA PRADESH Mandal: KOTHAVALASA,VIZAYANAGARM,JAMIL,L.KOTA,VEPADAS,KOTA,GANTYADA  
District: VIZIANAGARAM  
Crop: CASHEW NUT  
Reference Weather Station: As per Notification  
Backup Weather Station: Hectare  
UNIT: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-II h  
T E R M S H E E T

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: KURUPAM,KOMARADA

UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14  
Annexure-II i  
TERMSHEET

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: MAKKUWA  
UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Reference Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14 Annexure-II j  
T E R M S H E E T

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: MENTADA  
UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Reference Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: MERAKAMUDIDAM,DATTIRAJERU

Reference Weather Station: Backup Weather Station: UNIT: Hectare As per Notification As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	120
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHWU NUT

Mandal: PARVATHIPURAM, GARUGUBILLI, SEETHANAGARM

Reference Weather Station: As per Notification UNIT: Hectare  
Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14  
Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14  
Annexure-II m  
T E R M S H E E T

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: PUSAPATIREGA  
UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Reference Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
------------------	------

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000



AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)  
Weather Based Crop Insurance Scheme RABI 2013-14  
Annexure-II n  
T E R M S H E E T

State: ANDHRA PRADESH  
District: VIZIANAGARAM  
Crop: CASHEW NUT

Mandal: SALURU  
UNIT: Hectare  
Backup Weather Station: As per Notification  
As per Notification

Reference Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 15-Dec-13 To 15-Mar-14

Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: 15-Jan-14 To 15-Mar-14  
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.

Cover Period: 15-Jan-14 To 28-Feb-14  
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-14 to 30-Apr-14  
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-14 to 30-Apr-14	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD.**  
*Pilot Weather Based Crop Insurance Scheme for Cashew Nut Plantation*  
**SRIKAKULAM District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure III

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	AMADALAVALASA	AMADALAVALASA	SRIKAKULAM
2	BHAMINI	BHAMINI	SEETHAMPETA
3	BURJA	BURJA	SEETHAMPETA
4	ETCHERLA	ETCHERLA	SRIKAKULAM
5	GANGUVARI SINGADAM	GANGUVARI SINGADAM	PONDURUJ
6	GARA	GARA	POLAKI
7	HIRAMANDALAM	HIRAMANDALAM	SARAVAKOTA
8	ICHCHAPURAM	ICHCHAPURAM	KAVITI
9	JALUMURU	JALUMURU	SARAVAKOTA
10	KANCHILI	KANCHILI	SOMPETA
11	KAVITI	KAVITI	KANCHILI
12	KOTABOMMALI	KOTABOMMALI	SANTHABOMMALI
13	KOTHURU	KOTHURU	HIRAMANDALAM
14	LAVERU	LAVERU	ETCHERLA
15	MANDASA	MANDASA	PALASA
16	MELIAPUTTI	MELIAPUTTI	NANDIGAM
17	NANDIGAM	NANDIGAM	VAJRAPUKOTHURU
18	NARASANNAPETA	NARASANNAPETA	JALUMURU
19	PALAKONDA	PALAKONDA	SEETHAMPETA
20	PALASA	PALASA	MELIAPUTTI
21	PATHAPATNAM	PATHAPATNAM	MELIAPUTTI
22	POLAKI	POLAKI	NARASANNAPETA
23	PONDURU	PONDURU	ETCHERLA
24	RAJAM	RAJAM	GANGUVARI SINGADAM
25	RANASTALAM	RANASTALAM	LAVERU
26	REGIDIAMADALAVALASA	REGIDIAMADALAVALASA	PALAKONDA
27	SANTHABOMMALI	SANTHABOMMALI	TEKKALI
28	SANTHAKAVITI	SANTHAKAVITI	REGIDIAMADALAVALASA
29	SARAVAKOTA	SARAVAKOTA	PATHAPATNAM
30	SARUBUJJILI	SARUBUJJILI	BURJA
31	SEETHAMPETA	SEETHAMPETA	KOTHURU
32	SOMPETA	SOMPETA	MANDASA
33	SRIKAKULAM	SRIKAKULAM	GARA
34	TEKKALI	TEKKALI	NANDIGAM
35	VAJRAPUKOTHURU	VAJRAPUKOTHURU	PALASA
36	VANGARA	VANGARA	REGIDIAMADALAVALASA
37	VEERAGHATTAM	VEERAGHATTAM	VANGARA

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD.**  
*Pilot Weather Based Crop Insurance Scheme for Cashew Nut Plantation*  
**VIZIANAGARAM District - Rabi 2013-14 Season**

LIST OF RUA-RWS-BWS

Annexure IV

Sl No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	BADANGI	BADANGI	BOBBILI
2	BHOGAPURAM	BHOGAPURAM	PUSAPATIREGA
3	BOBBILI	BOBBILI	SEETHANAGARAM
4	BONDAPALLI	BONDAPALLI	GAJAPATHINAGARAM
5	CHEEPURUPALLI	CHEEPURUPALLI	GARIVIDI
6	DATTIRAJERU	DATTIRAJERU	RAMABHADRAPURAM
7	DENAKADA	DENAKADA	PUSPATIREGA
8	GAJAPATINAGARAM	GAJAPATINAGARAM	DATTIRAJERU
9	GARIVIDI	GARIVIDI	GARLA
10	GARUGUBILLI	GARUGUBILLI	JIYYAMMAVALASA
11	GANTYADA	GANTYADA	JAMI
12	GLPURAM	GLPURAM	GAJAPATHINAGARAM
13	GURLA	GURAL	NELIMERLA
14	JAMI	JAMI	VIZAYANAGARAM
15	JIYYAMMAVALASA	JIYYAMMAVALASA	GARUGUBILLI
16	KOTHAVALASA	KOTHAVALASA	KURUPAM
17	KOMARADA	KOMARADA	GUMMALKSHMIPURAM
18	KURUPAM	KURUPAM	JIYYAMMAVALASA
19	LKOTA	LKOTA	JAMI
20	MAKKUVA	MAKKUVA	SEETANAGARAM
21	MENTADA	MENTADA	PACHIPENTA
22	MERAKAMUDIAM	MERAKAMUDIAM	DATTIRAJERU
23	NELIMERLA	NELIMERLA	DATTIRAJERU
24	PACHIPENTA	PACHIPENTA	SALURU
25	PARVATHIPURAM	PARVATHIPURAM	SALURU
26	PUSAPATIREGA	PUSAPATIREGA	GANTYADA
27	RAMBHANDRAPURAM	RAMBHANDRAPURAM	SALURU
28	SALURU	SALURU	MAKKUVA
29	SEETHANAGARAM	SEETHANAGARAM	MAKKUVA
30	SKOTA	SKOTA	JAMI
31	VEPADA	VEPADA	SKOTA
32	VIJAYANAGARAM	VIJAYANAGARAM	DENAKADA

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2013-14 FOR CASHEWNUT PLANTATIONS - LIST OF CULTIVATORS											
List to be enclosed with the relevant declaration form along with DD											
Annexure IX											
Crop:		Name of the Bank & Branch:					LOANEE FARMERS				
Sl. No.	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./ -	Farmer's share of Premium Rs./ -	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:			Authorised Signatory:						

TO:

(Address of  
Agriculture Insurance Company of India  
Limited (AIC))

- Signature and Seal  
Of **Authorized Nodal Bank Official**

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

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**Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)**

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The Bank branches/PACs shall process and verify the details of crops grown and acreage operated, if and wherever required.

**Weather Based Crop Insurance Scheme (WBCIS)**      **FORM: WBCIS-NLC-3**  
**Declaration Form (NON-LOANEE)**      **Annexure VII**

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule below.

2. It is certified on behalf of this office and the bank branches/PACSS under our jurisdiction, that

- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
- ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.( AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal  
of Authorized Nodal Bank Official

**SCHEDULE**

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare: \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

**CERTIFICATE NUMBER** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**RECEIPT NO.** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;  
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form  
(Non Loanee)**

**Annexure VII. Contd....**

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.



**Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary****Annexure VIII**

FROM:

TO:

(Address of Insurance Intermediary with  
Contact Number)Agriculture Insurance Company of India  
Limited (AIC), 8<sup>th</sup> Floor, United India Towers,  
Basheerbagh, HYDERABAD – 500 029

- Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** \_\_\_\_\_ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
- It is certified on behalf of this insurance intermediary, that
  - All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and
  - All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.( AIC) and SLCCCI notification which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Insurance Intermediary's

Authorized Signatory :

Designation :

Signature and Seal  
of Authorised Official  
of the Insurance Intermediary**SCHEDULE**

Declaration No. allotted by Insurance Intermediary (II):

II's CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare : \_\_\_\_\_

Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

	Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
	<b>TOTAL</b>					

DD / Cheque No: \_\_\_\_\_ DD/ Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

**CERTIFICATE NUMBER**

--	--	--	--	--	--	--	--

**RECEIPT NO.**

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**DATE RECEIVED**

- NOTE: 1) All code boxes shall be filled up by AIC;  
 2) Consolidated Declaration is accompanied by the individual proposals;  
 3) Guidelines for filling up Declarations are given overleaf.

### Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
  2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
  3. All code particulars (boxes) shall be filled up by AIC.
  4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
  5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
  6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
  7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
  8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.
- 9. Specific guidelines for filling in the Schedule :**
- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**Head Office: 13<sup>th</sup> Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001**WEATHER BASED CROP INSURANCE SCHEME****Annexure V****(‘Micro Insurance Product’)****Insurance Proposal Form**

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

**1. Details of Cultivator:**

Name :	Name of Father/Husband :
Address for Communication, with contact Phone No.	Bank Name : Account No. :
Bank Branch & Address	

**2. Details of Cropped Area proposed for Insurance:**

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer's Share) (Rs.)

**Prohibitions of Rebates:** Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**

Head Office: 13<sup>th</sup> Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

**Annexure V Contd.....**

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

**NOTE:** The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.



## Agriculture Insurance Company of India Limited

Regional office, 8<sup>th</sup> Floor, United India Towers, Basheerbagh, Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

### **WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2013-'14 in respect of Cashewnut Plantations in Vijayanagaram and Srikakulam dists.**

1. Weather Based Crop Insurance Scheme for Rabi 2013-14 season for **Cashewnut Plantations** in Vizianagaram (32 Mandals) and Srikakulam (37 Mandals) districts for **selected Mandals only**. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed i.e., Rs.50,000/- per hectare
4. **The criteria for covering Loanee Farmers:**
  - a) All those farmers eligible for availing loans from 1<sup>st</sup> July, 2013 to 15<sup>th</sup> December, 2013 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
  - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., **Rs.50,000/- per hectare (Rs.20,000/- per acre)**. **'Area under cultivation'** for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her **'Maximum Borrowing Limit' (MBL)** by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the **actual sum insured** to be treated for payment of premium

## Annexure – X1 contd....

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/dispensed as on the cut-off date prescribed for the purpose i.e., 15<sup>th</sup> December, 2013 shall be insured under the pilot WBCIS.

### Illustration

For ready reference, an illustration is given hereunder to workout the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS

#### Example: 1

If a farmer owns and cultivates **1hec** (2.5acres) Cashewnut Plantations in any of the mandals of the districts of Vizianagaram and Srikakulam districts, the coverage shall be based on the sanction of Crop production loan.

1hec\* Rs.1,00,000/- (predefined sum insured)= **Rs.50,000/-**

Premium rate =**6%**

So Premium to be remitted=50,000\*6%= **Rs.3,000/-** (Rounded off)

Premium to beremitted per acre= **Rs.1,200/-** (Rounded off)

5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainuage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2013-14 FOR CASHEWNUT PLANTATIONS - LIST OF CULTIVATORS											
List to be enclosed with the relevant declaration form along with DD											
Annexure X											
Crop:		Name of the Bank & Branch/Office of JDA/Broker:					NON LOANEE FARMERS				
Sl. No.	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./ -	Farmer's share of Premium Rs./ -	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					